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The Self-efficacy of Businesswomen: Understanding Generational
Cohorts of Saudi Arabian Advocates

A dissertation submitted in partial satisfaction of the
requirements for the degree Doctor of Philosophy
in Education

by

Reem Ahmad Alfrayan

Committee in charge:

Professor John Yun, Chair

Professor Jenny Cook-Gumperz

Professor Sharon Conley

June 2014

The dissertation of Reem Ahmad Alfrayan is approved.

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John Yun, Committee Chair

March 2014

The Self-efficacy of Businesswomen:
Understanding Generational Cohorts of Saudi Arabian Advocates

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by

Reem Ahmad Alfrayan

DEDICATION

In dedication to my daughter, Maia Alabdulwahab,
to brave Saudi Arabian women of the previous generations
and to Saudi Arabian women in future generations.

ACKNOWLEDGEMENTS

I owe my deepest gratitude to King Abdallah Bin Abdul-aziz for investing in us, the young generation of Saudi men and women through his Scholarship Program all over the world. I am also thankful to the Saudi Arabian Cultural Mission (SACM) for their outstanding services to Saudi students in the United States. Specifically, Dr. Mody Alkhalaf, Deputy Attaché, deserves my gratitude for her magnificent work on creating a community of proud Saudi students in America.

I would like to express my deepest gratitude to my committee chair, Dr. John Yun, who believed in my cause and my research interest. Without his guidance and continuing support, this work would not have been completed on time. I truly appreciate his decision to continue serving as a committee chair despite his move to Michigan for greater opportunities.

I also would like to acknowledge the insightful discussions and feedback from my committee members, Dr. Jenny Cook-Gumperz and Dr. Sharon Conley each in their area of specialty. Working with great women scholars such as them was certainly an honor. Plus, would like to extend my appreciation to Ms. Elizabeth Mainz for editing the final copy of the dissertation, and for Dr. Patricia Marin for coordinating my meetings with Dr. John Yun.

Moreover, I would like to offer my genuine appreciation to the great businesswomen and advocates who participated in this research. Without their contribution and interest in providing me with all the time needed to collect my data, the research results and findings would not have been available.

I am particularly grateful to Dr. Kum-Kum Bahavnani, a professor of Sociology and the UCSB's Academic Senate Chair, for her friendship and mentorship on a personal as well

as intellectual level. The many insightful conversations we had over tea were indeed substantial.

I would like to extend my gratitude to Dr. Jane Conoley, Dr. Judith Green, and Dr. Hsiu-Zu Ho for their interest in my research topic. Their interest in promoting my work, expanding my network and sharing resourceful articles, was and will always be cherished.

Furthermore, special thanks to Eng. Omar Bahlaiwa, the Secretary General of the International Trade Committee at the Council of Saudi Chambers of Commerce (CSCC), for his mentorship and support in my career development and research interest even after leaving the CCSC.

Likewise, special thanks to Mr. Abdulaziz Alawad, Deputy Executive Director in Administrative Affairs Department at the National Gard Hospital Administration (NGHA), for recognizing my strengths as an employee, supporting my proposed projects, but perhaps most importantly for approving my move to the Council of Saudi Chamber of Commerce. His approval has allowed me to further develop my career and gain the wonderful experience of working closely with businesswomen advocates.

I would like to take this opportunity to acknowledge my friends, Mrs. Rose Gonzales, my wonderful neighbor, for being like a mother to us, and to Aya Doghda, for being a true friend. I deeply appreciate them both for the memories and support that they provided us through the years. Also, to Maha Abduljalil, who made our racing to graduation a fun and challenging one. Likewise, I extend my appreciation to my friends at the Supreme Commission for Tourism and Antiques for their wonderful “What’s App” group, messages, videos, and pictures that kept me feeling like home. Similarly, I would like to thank my

childhood friend Hanadi Albarak, my uncle the Commodore Yousef Alfrayan, and my lovely cousin Hanna Alfouzan for visiting during summers.

I owe my self-efficacy to my father, Ahmad Alfrayan, whose words of encouragement resonated with me through out the years: “I want to be called the father of the *doctora*, the woman doctor”. Like the great fathers who supported my participants in their endeavors of advocating for other women, my father always told me to keep going and achieve my best. My deepest heartfelt appreciation goes to my mother, Aljouhara Alfouzan, for being a great role model, and my sister Rose Alfrayan whose daily calls and caring impacted me greatly. Moreover, to my wonderful brother Khalid Alfrayan, and my husband’s nephews Raed, Rami, and Salten Alshnaibir, for being great mentors to my oldest son Abdallah during my busy times.

Furthermore, much love and appreciation goes to my wonderful children, Maia (12 years old), Yoseph (15 years old), and Abdallah (18 years old) for their support and patience throughout this journey. Watching Maia achieve her best in school and gradually obtain higher belts in Karate, listening to Yoseph intellectually critique theoretical frameworks and build robotics, and seeing Abdallah win senior class president and start college, gave me the greatest energy to keep going.

‘ Last but not least, to the man that made it all possible, the one that supported me to fulfill my father’s dreams and my mothers ambitions, the one that helped me fly without limitation, I give thanks to my husband, and soul mate, Dr. Sharif Alabdulwahab. I cannot begin to express my deepest love and appreciation to him, I can only thank the lord, up above, for putting us in each other’s paths.

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- Promote the establishment of women sections at all chambers of commerce.
- Empowering women executives' leadership skills at 14 Chambers of Commerce (the ones that established women sections) Kingdom-wide.
- Synchronize efforts and activities across different women sections at the 14 Chambers of Commerce.
- Participate and organize Saudi Business Women delegations for international activities.
- Representing the Council of Saudi Chambers of Commerce in Public Events such as (National Dialogue Forum (NDS), US Congress Delegation to the NDF, attending various embassy invitations to the Council.
- Supervise the work of the National Women Committee that coordinates between the private sector and the public sector to create jobs for Saudi women.

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- Supervising the implementation of the Tour Operator programs for females in 3 main cities in Saudi Arabia for the first time nation wide (Riyadh, Jeddah and Dammam).
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- Planning and implementing job description and job analysis for SCT.

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- Setup video production and plan its quality assurance program.
- Chose a digital library at AOU as part of a decision-making committee.
- Supervise setting up video conferencing in 6 branches and planning to setting up in the other branches.
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 - Chose an E-learning platform at AOU as a member of the decision-making committee.
 - Put standards for material production.
 - Participate in few graphic design projects.
- **Other duties:**
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- Outstanding skills in designing process flow charts, organizational structure, proposal and business plans with executive summaries.
- Virtuous workforce development and training for potential future careers using traditional and non-traditional work environments such as working via distance.
- Competent public speaker, highly motivated, and task oriented with fervent time management.
- Competent talent obtainer as well as developer.
- Professional skills in delivering motivational speeches and training a new generation of women leaders.
- Strong skills in delivering SWAT workshops.

- Plan, host, administer, and lead national events i.e. women leaders workshops.
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March, 2008	10 th woibex-global Business Women & Leaders Summit- Dubai, UAE
Nov, 2006	Global Competitiveness Forum- ICT As An Enabler, Riyadh, KSA
Dec, 2005	The 3 rd International Human Resource Development conference, Manama, Bahrain
Nov, 2005	International Federation for Training and Development Organization (IFTDO) conference, Cairo, Egypt
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April, 2012	Human subject Training – by UCSB Office of Human Subject Protocol
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Winter 2012	Workshop Leadership at UCSB
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- 2004 Alyaum Newspaper, Unemployment and Ideal Job Interviews for Saudi Female Graduates in Saudi Arabia 1&2, issue no 11308 on April 20, 2004 and 11278
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- 2013 US-Saudi Business Opportunity Forum- Student Ambassador/Saudi Delegation
- 2010/2014 University of California (system-wide) Trademark Licensing Committee – member
- 2007/2010 National Women Committee in CSCC
- 2006/2008 Alnahda Philanthropic Society for Women
- 2006/2007 Saudi Management Association
- 2000 Mortar Board Class of 2000
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- 2012 Outstanding Student Award by the Saudi Arabian Ministry of Higher Education - In recognition for outstanding academic achievement
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- 2006 The Louver Museum Exhibition in Riyadh – by Prince Sultan Bin Salman
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Several quarters at the Ohio State University (OSU)
- 2000 Mortar Board Class of 2000 "Mortar Board is a national honor society recognizing
college seniors for their exemplary scholarship, leadership and service"

ABSTRACT

The Self-Efficacy of Businesswomen: Understanding Generational Cohorts of Saudi Arabian Advocates

by

Reem A. Alfrayan

The purpose of this study is to explore the self-efficacy of Saudi businesswomen and advocates at the Saudi Arabian regional Chambers of Commerce and Industry and to contribute to our understanding of how Saudi Arabian women leaders develop over time. Through Bandura's self-efficacy framework (2005) and its effect on two key generational cohorts of women advocates, much can be learned about those women leaders advocating for the rights of Saudi businesswomen. My focus on self-efficacy of these two Generational Cohorts came from a pilot study (Alfrayan, 2013) on the self-efficacy component of leadership among Saudi businesswomen in three main regions in Saudi Arabia, Riyadh, Jeddah, and the Eastern province. The pilot study yielded evidence of the existence of two distinct Generational Cohorts among the Participants. The two Generational Cohorts are characterized by the event of the establishment of a women section that provided services to businesswomen. It is important to note that different geographic regions established women sections at their local chamber of commerce on different dates. Thus, the generations are not defined by time, but by context. Focus is given to how these leaders describe the development of their self-efficacy and what they chose to do with it.

For the purpose of this study, the Generational Cohorts of the Participants were added

as a dimension to understand how self-efficacy compares between generations. Using a Quantitative case study approach to closely studying six cases of two generational cohorts in three geographical locations was preformed. Applying Bandura's (1995) self-efficacy framework as the lens for examining the leadership development of businesswomen and professionals in the Kingdom of Saudi Arabia in two generations by researching the following questions were answered: What do Saudi Arabian businesswomen and advocates identify as the most important factors furthering and hindering the development of their self-efficacy to advocate for a larger role for women in business? and In what ways do these women leaders describe the two Generational Cohorts of women advocate's effects on one another?

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CHAPTER ONE

Background

Saudi Arabia, the birthplace of Islam, was founded by King Abdulaziz Al-Saud in 1932. It is now the largest producer of oil in the world. According to the 2010 Economic Freedom Report presented at the World Economic Forum, the Kingdom's oil reserve makes up one-quarter of the world's reserve, which gives it a leading role in the Organization of Petroleum Exporting Countries (OPEC) (Economic Freedom Report, 2010). Prior to the ratification by the Saudi government of the World Trade Agreement and the Convention on the Elimination of all forms of Discrimination Against Women (CEDAW), there was a profound absence of Saudi women in decision-making roles within the Saudi business world. In recent years, a paradigm shift in the roles of Saudi Arabian women has started to emerge. Increasing demands by Saudi women to obtain gender equity were the focus both locally and globally. However, a Gender Gap Report still shows Saudi Arabia as the lowest in ranking for women's rights (Gender Gap Report, 2009). At a time where there is a call for a dramatic expansion in the role of Saudi women, research on the role of self-efficacy for Saudi women is lacking.

The Problem

Recently, women's leadership in the business sector of Saudi Arabia has attracted intense interest from local and governmental leaders. A prime example has been the National Committee for Women (NCW), founded in 2004, as well as the election of Saudi businesswomen to the board of directors at the Jeddah Chamber of Commerce.

Interestingly, this effort was predated by the efforts of a small number of Saudi women leaders who actively argued for the inclusion of women in the Chambers of Commerce. In the face of such a disparity in gender equity, how did these women see advocacy as possible? What furthered or hindered their sense of ability and efficacy in pressing for this agenda? Given such significant national developments, research on the self-efficacy component of leadership among Saudi Arabian businesswomen could further the government's future educational and economic efforts to empower women as well as to help manifest the next generation of Saudi businesswomen leaders. This study has the specific intent of understanding and analyzing what the early Generational Cohort advocates of empowerment in Saudi businesses identify as the most important factors in furthering or hindering the development of their self-efficacy towards advocating a larger role for women.

Purpose of the Study

The purpose of this study is to explore the self-efficacy of Saudi businesswomen advocates at the Saudi Arabian regional Chambers of Commerce and Industry and to contribute to the understanding of how Saudi Arabian women leaders develop over time. Through Bandura's self-efficacy framework and its effect on two key Generational Cohort of women advocates, much can be learned about those women leaders advocating for the rights of Saudi businesswomen.

My focus on self-efficacy of these two Generational Cohort came from a pilot study (Alfrayan, 2013) of the self-efficacy component of leadership among Saudi businesswomen in three main regions in Saudi Arabia: Riyadh, Jeddah, and the Eastern province. The pilot study yielded evidence of the existence of two distinct Generational Cohort among the

Participants. The two generational cohorts can be divided by their involvement in establishing the women section of the chamber of commerce, which offered businesswomen chamber of commerce registration services in their local regions. The dates of the approved memorandum of establishing the women section according to the council of Saudi Arabian chamber of commerce report are listed in (table 1). Thus, for the purpose of the study the Generational Cohort of the Participant was added as a dimension that can be used to understand how self-efficacy is generated from one generation to the other.

Table 1

Dates of Approval Memorandums of Establishing The Women Sections

The Local Chamber	Date of Women section establishment
Riyadh	March 2004
Jeddah	November 2004
Eastern Provence	July 2007

I (2013) found that the first generation advocated before the establishment of the physical presence of women at the chamber of commerce. They accomplished their goals through a women section that provided service to women. The second generation, advocated after this establishment of the women section. The dates of establishment differ from one region to another -- thus the generations are not defined by time, but by context. I will focus on how these leaders describe the development of their self-efficacy and what they chose to do with it. Such valuable insights could benefit further empowerment efforts at both the global and local level as well as recognize the contributions of these pioneers and the systemic changes they created. The system changed to allow female participation, and that no generations would have been present now without this shift.

Research Questions

For the purpose of this research, I will use Bandura's self-efficacy framework to examine the leadership development of businesswomen and/or professionals in the Kingdom of Saudi Arabia. I will research the following questions:

1. What do Saudi Arabian women identify as the most important factors furthering and hindering the development of their self-efficacy to advocate for a larger role for women in business?

- How do they describe their sense of ability to advocate?
- How does their description fit into Bandura's four principles affecting self-efficacy?
- Does the self-efficacy of businesswomen leaders/advocates differ by generational cohort?

2. In what ways do these women leaders describe the two generational cohorts of women advocates?

Through qualitative methods of research, which is thoroughly described in chapter three, data will be collected and analyzed. First, each Participant will be reported as a single case, in which information on background, self-efficacy and Generational Cohort will be generated from the interviews. Then a cross-case analysis will be performed to answer the research questions in relation to the literature review provided in the following chapter.

CHAPTER TWO

Literature Review

When studying self-efficacy as a component of leadership among Saudi Arabian businesswomen leaders, it is necessary to first understand the history and structure of Saudi Chambers of Commerce and Industry and also leadership as a concept. I will also provide an overview of literature on self-efficacy in general and self-efficacy among women. Next, I will review the literature on the effect of Generational Cohort and small groups, which will justify the choice of using Generational Cohort to define the two groups. Finally, I will provide a review of the global and local issues, reforms, and empowerments that were important for consideration when generating interview questions to understand the advocates and the effect of global and local contexts on their advocacy.

Historical and Structural Background of Council of Saudi Chamber of Commerce

The Council of Saudi Chambers (CSC) was established in 1981 as the official federation of businessmen and women in the Kingdom of Saudi Arabia (KSA). Its vision is "to have a notable role in the development of the national economy through the cooperation of the Chambers of Commerce and Industry (CCI) in accordance to the general directions of the Kingdom of Saudi Arabia" (About The Council, 2011). According to the royal directives, Act 120 in 2002, the CSC established the Department of Business Women Affairs (BWA) to facilitate the work of the National Committee for Women (NCW). The Department's main goal was to unify Saudi women leaders in various CCIs to increase the involvement of Saudi women in the economy (About The Council, 2011).

In 2007, the Department of BWA was represented in eight CCIs across the kingdom. Currently, there are sixteen Departments of BWA out of twenty-five CCIs. Prior to 2002, Saudi Arabian women were not allowed to be board members on the CCIs. Due to continued awareness of the important leadership role of women in policymaking, Saudi women were able to be nominated and elected as board members in CCI today. To understand the manifestation of the Saudi Arabian businesswomen in decision-making, one must first learn about the role of Saudi women in business policy and social reform as well as the past and present challenges in their pursuits for economic development.

Attempts to understand leaders and leadership styles were ultimately introduced to address the shortcomings of earlier theories. To fill the void created by these leadership critiques, theories needed to emerge that centered around the importance of context in leadership, including transformational leadership, situational leadership, and leadership behavior. This need is filled by Bandura's (1995) self-efficacy model which provides a framework that can help researchers understand how a leader is made.

Through reviewing previous research, Bandura's (1995) self-efficacy model provided a useful framework for the understanding of how a leader develops her sense of leadership/advocacy ability in the first place. For the purpose of this study on leadership among Saudi Arabian businesswomen, the following sections will examine previous literature written on self-efficacy among women; generation effect vs. cohort; women, culture, and development; reform attempts; and outcomes in Saudi Arabia. Furthermore, due to the profound lack of research on Saudi Arabian women in business, literature on Saudi women in education and the workforce were also reviewed to broaden the understanding of the cultural context of the lives of Saudi women in general.

Self-Efficacy Research Among Women

Given the historical and cultural context of the lives of women in Saudi Arabia, it is clear that their situation can be understood both in terms of progress and how to support and sustain changes that have occurred. One of the theories that looks at how women in business acquire self-efficacy as leaders and advocates is Bandura's self-efficacy model (1995).

Albert Bandura, a clinical psychologist and scholar at Stanford University, first introduced the concept of self-efficacy. The self-efficacy theory itself was derived from social learning theory, also originally introduced by Bandura (Newman & Newman, 2007). Bandura (1995) defined self-efficacy as the belief in one's capability for goal attainment. The sources of these beliefs were the four principles of self-efficacy: mastery experiences, vicarious experience, verbal persuasion, and physical emotional status. Many researchers have used his theoretical framework to further understand the role of self-efficacy in areas such as education, business, and social change.

The best source for understanding the framework of self-efficacy theory within different contexts is Albert Bandura's (1995) *Self-efficacy in Changing Societies*. For the purpose of this literature review, I will focus in depth on two articles from this annotated bibliography: "The Cross-cultural Perspectives on Self-efficacy" by Oettingen (1995), and "Self-efficacy in Career Choice and Development" by Hackett (1995). Then I will provide a literature review of the research done using Bandura's theory to study self-efficacy among women in college, women with careers, and women entrepreneurs. I chose these two key articles because they directly relate to the topic of this research project and the Participant's situations and provide unique insight to help understand their varied situations.

Accordingly, a deeper examination of Oettingen (1995) will provide insight and a deeper understanding in the case of a multi-sited situation. Hackett (1995) covers career choices and development, which is crucial in the career choices of these women and their development over time.

Self-efficacy related themes. Oettingen (1995) describes cross-cultural perspectives of self-efficacy. He identified four dimensions of cross-cultural differences in self-efficacy in 40 countries. These are: individualism vs. collectivism, power distance, uncertainty avoidance, and masculinity vs. femininity. For example, in the domain of individualism vs. collectivism, the individual represents herself independently vs. belonging and representing a culture or group of people. Power distance examines the distance between an individual to the authority or similar power figure. Oettingen (1995) argues that the effect of cultural values on the four dimensions of influence are important in the analysis of self-efficacy; for example, cultures that value group loyalty will influence the choices of individual members of the group (Bandura, 1995).

Furthermore, self-efficacy does influence the career choices of women (Hackett 1995). Hackett and Betz (1981) argued that self-efficacy theory provides a solid framework for studying the effect of gender-expectations, in career choices among women, such as women as CEOs (as cited in Hackett, 1995). Women have multiple roles, and they adopt strategies to make their choices according to those roles. Hackett also highlights the effect of socioeconomic status on women's self-efficacy, which can lead to a lack of experience or a lack of role models or mentors (Bandura, 1995). Prior to this, Bandura did a study to provide a unifying framework between the theory and change, which was the backbone to many studies on self-efficacy. Bandura's self-efficacy

framework is a good way to further understand the situation of the selected businesswomen leaders and professionals for future policy reform efforts in education and training.

In Bandura's (1977) *Self-efficacy: Toward a Unifying Theory of Behavioral Change*, he introduced four principles as the sources of self-efficacy: performance accomplishments, vicarious experience, verbal persuasion, and Emotional status.

Performance accomplishment refers to the belief in one's ability that is attained from previous successful experiences. Vicarious experiences are derived from role models or peers who were able to accomplish success, which then influences the belief of a person that they can also accomplish success. Verbal persuasion is what other people within a circle of influence tell a person about their own ability, and thus that they can accomplish success. Last but not least is emotional status, the inner belief of a person who has none of the first three experiences, yet still felt they could accomplish success.

Bandura conducted an experiment on people with a severe phobia by giving them treatments that were designed to do two things: first, generate efficacy at different levels, and second, examine the relationship between both self-efficacy and change in behavior among the population. The findings of the study were as he expected: self-efficacy gave accurate predictions of the subsequent performance of the subject. In other words, perceived self-efficacy is better than past performance when predicting behavior in the face of unfamiliar threats (Bandura, 1977). Thus, one can argue that change among a group can happen when self-efficacy of a person, is developed through one of the four principles. But others might question whether self-efficacy can apply to women in general.

Self-efficacy research done on college women. In research done on college women, the presence of self-efficacy was proven to be a factor in women's

accomplishments and success. Yeagley, Subich, and Tokar (2010) conducted a study in which they measured the self-efficacy expectations, outcomes expectations, interests, and goals of college women. Their hypothesis was that their Social Cognitive Career Theory could help predict college women's future interests and goals, especially concerning elite leadership positions. In a survey of 156 college women, whose mean age was 21, they tested this hypothesis. The survey results showed that the "self-efficacy and outcomes for elite leadership positions related positively to interest and goals for such positions, and self-efficacy and outcomes expectations each contributed unique variance to the predictions of elite leadership interest" (Yeagley, Subich, and Tokar, 2010, p.30). This finding suggests the importance of building self-efficacy among college women. Most importantly, the findings suggests that the college stage needs to be addressed to understand how the self-efficacy component of leadership among selected Saudi Arabian businesswomen leaders and professionals was developed. This may help the country in its efforts to create elite women citizens through education and training.

Self-efficacy research on career women. Gray, M. & O'Brien, K. (2007) self-efficacy as a tool in their career aspiration scale when assessing women's career choices. Their research is made up of three studies that were conducted on samples of white adolescent, collegiate, and post-collegiate women. I will focus here on the studies conducted with collegiate and post-collegiate women.

In the first study, the researchers used O'Brien's (1996) theory of career aspiration, which is described as "individuals who aspired to advance within their careers often pursued opportunities for leadership and promotion, and they were selected to train or supervise newer employees," (Gary & O'Brien, 2007, p. 319). The theory proposed

measures of career aspirations based on three themes: aspiration to lead, training and managing others, and obtaining more education (Gary & O'Brien, 2007). The researchers "hypothesized that the instrument would evidence adequate reliability and that support for validity would be demonstrated through positive relations of scores and the CAS with measures of attitude toward women's roles and multiple role self-efficacy" (Gary & O'Brien, 2007, p. 319). As specified in the quote, the self-efficacy of the college women's multiple roles here is used by Gary & O'Brien as a tool to measure career aspiration. Sample participants were 228 women who attended a Midwestern university. The sample was divided as follows: 48% juniors and 52% seniors, with a mean age of 21.85. The participants were mostly single (90%) and mostly white (88%). The sample contained only 4% Asian American, 3% African American, and 2% Native and Hispanic American. A quantitative survey was used to test the hypothesis. The results were negative correlated between CAS Career and family and positively correlations between CAS and its subscales. These studies are all focusing on mostly American, which shows the need for exploring self-efficacy in other cultures such as Saudi Arabian.

In the second study of the same research project, a sample of post-collegiate women was selected. The researchers hypothesized "that adequate internal consistency reliability estimates would be obtained and that support for the validity of the CAS would be evidenced through positive relations between scores on the CAS and Measure of Career decision self-efficacy" (Gary & O'Brien, 2007, p. 327). In other words, it was expected that women who aspire to advance are confident in performing tasks related to their career. The survey sample included 207 post-collegiate women with a mean age of 22.22. The marital and Parental status of the sample was 90% single, 5% parents. The ethnic background was

88% white, 6% African American, 3% Latino, and 2% Asian American. 5% of the sample referred to themselves as “Other” ethnically. The results of the survey showed that both CAS and Career Decision Self-Efficacy were positively correlated (Gary and O’Brien, 2007).

In another article using Banduras’ (1977) theory, Barclay, Mellor, Bulger, and Kath (2007) examined the gender effect on the vicarious experience of union members’ leadership self-efficacy. They sampled 412 members of an American union using a survey. The survey was sent to the members whose ages ranged between 18 and 73. The results were that the similarity of gender within the group increases the vicarious experiences’ influence on self-efficacy (Barclay, Mellor, Bulger, and Kath, 2007). The results provided could help explain how the Saudi Arabian “women sphere” described by Le Renard (2008) has created a space for vicarious experiences among the Saudi Arabian businesswomen leaders and professionals.

In a study done on rural women as leaders by a group of researchers looking into the causes of leadership development, it was found that the sources of success in becoming leaders of their community was mostly attributed to education (Sylvia, Grund, Kimminau, Ahmed, Marr, and Cooper, 2010). The research was done using individual interviews of 25 rural women leaders, as well as a survey of 133 women respondents. The interviews showed that the Participants saw themselves as lifelong learners. The Participants also pointed directly to the role of their educational experiences and the role of their teachers as role models as influential on their leadership success. The larger survey yielded similar results to the interviews. (Sylvia, Grund, Kimminau, Ahmed, Marr, and Cooper, 2010) The results also support the idea that self-efficacy of leaders can be developed through

education by providing the opportunity for the individual to experience Bandura's four principles of self-efficacy.

Self-efficacy research among women entrepreneurs. Following this line of thought, Macnab, Jenner, and Worthley (2010) investigated the individual characteristics and cultures of businesswomen. They had three hypotheses. First, that work experience will cause an increase in self-efficacy; second, that managerial experience will increase self-efficacy; and third, that the older the person, the higher the self-efficacy. Their sample consisted of 1167 people involved in development programs. They found that individual attributes (gender, experience) had a higher effect on the self-efficacy of the person than cultural values, but that age did not influence the level of self-efficacy of a person (Macnab, Jenner, & Worthley, 2010).

In the world of entrepreneurship research, many have examined the relationship between self-efficacy principles and the success of entrepreneurs. For example, Fuad and Bohari (2011) studied the relationship between the need for achievement and the success of women entrepreneurs in Malaysia. One hundred and fifty women were selected from four business entrepreneurship databases. The study showed a positive correlation between the women's need for achievement and the success of their outcomes. , The concept of self-efficacy could apply here since a need for achievement could be categorized as emotional status (Fuad & Bohari, 2011).

Research related to small businesses and entrepreneurial career choices agree with Bandura's model of self-efficacy, directly or indirectly. For example, BarNir, Watson, and Hutchins (2011) argued that the presence of role models in the life of an entrepreneur increases self-efficacy through vicarious experiences and career choices. Furthermore,

they hypothesized that “(a) the effect of exposure to entrepreneurial role models on entrepreneurial career intention; (b) the difference in effects between men and women; and (c) the mediating functionality of self-efficacy. Results indicate that role models have a significant and positive impact on intention, that gender moderated the effects, and that self-efficacy mediated it” (p.270) Role models do effect career choices for entrepreneurs, as well as increase motivation based on knowing probable opportunities. Furthermore, the beliefs of an entrepreneur’s abilities are increased both directly and indirectly by their exposure to role models. The results also suggest that the effect of role models on women is larger than on men. This might explain why the “women sphere” created by Saudi Arabian women to provide role models through networking, forums, and informal gatherings can have a positive effect. . The results of this study were valuable, yet lacked the cultural aspect; given the unique structure of gender relationships in Saudi Arabia, this may or may not apply.

In conclusion, researchers have implemented the self-efficacy theory on collegiate, career, and entrepreneurial women. Most of the research done within these contexts found that self-efficacy does affect women’s beliefs concerning their abilities to accomplish success. Furthermore, previous literature suggests that self-efficacy can be attained at different age levels and at specific tasks; one can be efficacious in performing one thing but not another thing depending on exposure to the principles of self-efficacy concerning a particular task. No literature has been done within the context of Saudi Arabian women.

Earlier research has shown that self-efficacy is not an innate trait; thus, it can be changed through proper education (Hollenbeck & Hall, 2004). Understanding how Saudi

Arabian businesswomen leaders have accrued self-efficacy will help empower the future generation of Saudi Arabian businesswomen leaders.

The Effect of Generational, Cohort and Small Groups

The selected Participants for this study are Saudi Arabian businesswomen leaders and/or professionals who have actively participated in the early stages of initiating the representation of women in regional Chambers of Commerce and Industry in Saudi Arabia. However, there is the possibility of generational cohorts or a small group effect in the self-efficacy of the groups selected.

In feminist studies, a “generation” or “wave” refers to the feminist movement, the groups of women who advocated for women’s rights (Byers & Crocker, 2012). Sometimes they are referred to as “feminist waves,” referring to the age group or area of these women. Byers and Crocker (2012) suggested that a generation is linked to age or area, whereas a wave is linked to ideology.

There are three waves of feminists in the United States (Byers & Crocker, 2012). The first wave pushed for equal rights. The second wave resisted some of the ideology of the first wave aggressive approach to pursuing equal rights. Similarly, the third wave of feminists tended to have their own ideology but still adopted some second wave ideology. When linked to Bandura’s self-efficacy theory (1995), one can argue that generations or waves learn from each other directly and indirectly, creating a more self-efficacies group (Byers and Crocker, 2012). In the field of sociology, Norman Ryder’s (1965) thesis titled “The Cohort as a Concept in the Study of Social Change” explored the factors behind the motivation of people. He defined a cohort as:

“The aggregate of individuals (within some population definition) who experienced the same event within the same time interval. In almost all cohort research to date the defining event has been birth, but this is only a special case of the more general approach” (Ryder, 1965, p. 848).

Ryder argued that a cohort of people can share a set of distinctive events and individual character similarities and make up the cohort, which can be later studied in a cross-case analysis of a given population within social change. Furthermore, he argued that successive cohort development is dependent on education, group socialization, and personal experience. Most importantly he argued that age or generation does not link people to a specific category. Thus, a cohort can be seen as a small group.

Change and group dynamics in generational cohorts. In a case study done on professional analysis teams in schools, Malinowski, Kachris, and Kennedy (1986) highlighted research that was done by scholars in the field, such as, Beer, 1980; Greiner, 1979; Beckhard, and Harris, 1977; Beer and Driscoll, 1975; Argyris, 1970; and Beckhard, 1969. From these studies, they concluded that “when change is imposed rather than voluntary, resistance tends to increase and cooperation tends to decrease” (p. 6). The concept of slow emerging change versus mandated change has been recognized by groups of Saudi businesswomen as described earlier.

On a related note, Lewin (1994) argues that how and why groups choose to change is important to the understanding of social change, where group decision counts as a tool for social change. He introduces the concept of gatekeepers as the leading influence on the group decision. This concept makes group dynamics in the analysis of groups in general quite important. Group dynamics is identified by Cartwright and Zander (1968) as “a field

of inquiring dedicated to advancing knowledge about the nature of groups, the laws of their development their interrelations with individuals other groups and larger institutions” (p.19). How groups form and the influence of group members on the decision to form is important in the understanding of social pressures in the decision-making of Saudi business women.

Festinger and Schachter (1995) argued that social pressures are often experienced within informal groups as a way of maintaining social order. Time and distance also play a key factor in the decision-making of informal groups. In the case of Saudi Arabian businesswomen who were members of the business world prior to holding office in the Chambers of Commerce, time and distance played a key role in their striving for change.

In summary, the generational cohort effect is a helpful concept in the case of knowledge transference from one small group of women who share similar age or similar ideology. In the following section I will give an overview of women, culture and development from a global perspective.

Women, Culture, and Development

When doing research on the leadership of women within a certain culture, it is imperative to first take in a global perspective on women, culture and development. Even with a research agenda of educational reform, sociological, global and feminist phenomena may have an effect on outcomes.

Research done in this field addresses many theories explaining women leadership and advocacy development. I found much of the research done on women leaders and advocates to be in agreement with Bandura’s (1995) model of self-efficacy (Figure 1). For example, Maylei Blackwell (2006) described the concepts of power in creating new

space. Blackwell discussed the formation of the National Council of Indigenous Women (CONAMI) as an example of how indigenous women differ in their ways of dealing with social change. Indigenous women move between class and space, even with limited access to capital resources and material resources.

Blackwell (2006) then analyzed their approaches, which she illustrated as three threads. The first thread is described as the presence of women leaders in society, like the role models in Bandura's theory. The second is the existence of information exchange environments in the form of forums, workshops, formal gatherings, and informal gatherings. Third is the use of global forces to maintain the continuation of the network. These three threads introduced by Blackwell provide an important and great opportunity to facilitate self-efficacy development among indigenous women.

The indigenous women used forums, training sessions, and networking as a way of information exchange. Thus, one can argue that the information exchange channels played a role in facilitating social persuasion and vicarious experiences of the younger generational cohort of women leaders. When I compared the NCIW with the Committee to the National Committee for Women (NCW) in Saudi Arabia, I found similarities in the information exchange channels. Therefore, it is important to explore the role of information exchange environments in the form of forums, workshops, formal gatherings, and informal gatherings in the development of the self-efficacy of Saudi businesswomen. Furthermore, it will allow us to learn of exchange environments that might be exclusive to Saudi Arabian women within their cultural context. Accordingly, it is vital to note that in terms of gender segregation and religious affiliation Saudi Arabian culture is different than the culture of the Zapatist of Chipas, a women's movement in South America, .

It is important to keep gender related issues in mind while studying the development of women's movements. Louredes Beneria (2003) is helpful in understanding of differentiation by gender in general. She emphasized that "understanding gender divisions implies looking at both men and women from a feminist perspective and with a special emphasis on women subordination and the pursuit of gender equality" (p. 161). She argues that traditional development efforts have not met expectations and that it is important for human development efforts to be people-centered so as to fulfill the needs of different groups.

Further, Beneria (2003) argues that globalization has shifted the location distribution of women and men in the workplace. Additionally, global economic restructuring has caused market expansion and life commercialization. She also argues that evaluating the effects of change on women could be challenging due to the tensions around the issue. Moreover, she states that public visibility of women will increase their engagement in all levels of active agency for their development in general. In other words, in order to obtain social development or change for women, it is important to consider the visibility of women in male-dominated societies. The feminist perspective provides great tools for understanding women in leadership as a phenomenon, and is also in agreement with Bandura's (1977,1995) self-efficacy model, specifically in how vicarious experiences impact the development of self-efficacy for a person.

Women in Education. The visibility of women facilitates such development: "the greater visibility of women in public life has deeply transformed their ability to engage in active agency at all levels of social and political life" (Beneria, 2003). This can be linked to one of Bandura's (1995) principles of self-efficacy: the vicarious experiences that put

forward the importance of modeling leadership by women to other women, which can influence the self-efficacy component of leadership. Even though Saudi Arabia is a rich country, unlike the examples given by Beneria (2003), the argument can be quite applicable to the analysis of the forces behind the self-efficacy of Saudi businesswomen leaders. On the other hand, one can argue also that the visibility of unsuccessful women can model as a negative example that might not help the development of self-efficacy among women. Accordingly, one can argue that the visibility of Saudi businesswomen can further or hinder the development of Saudi Arabian businesswomen self-efficacy. Thus, it is important to include the concept of visibility of women as a component of vicarious experiences among Saudi businesswomen.

Similar to Beneria's (2003) argument, Thompson and Schied (1996), argue the importance of the visibility of women in the development of women in adult education. Although the argument is similar to Beneria's (2003), the approach was different. They looked at invisibility from a historical perspective. They argued three possibilities for the invisibility of women in history. First, since history was written by men, women were invisible in it. According to Lerner (1979), "most historical sources were written and collected by men, and depositories of resources were organized within the traditional categories of male oriented history" (cited in Thompson and Schied, 1996).

Second, they argued according to Hugo's (1990) concept of "circle effect," which claims that women were not a part of the men's circle and that their views were not valued. Third, they argued that the "explanation of women's invisibility-professionalization- seems particularly appropriate to an examination of women as leaders in adult education" (Thompson and Schied, 1996). Although this argument is

regarding women in Western adult education, one can compare it to the Saudi Arabian educational curriculum and find a profound invisibility of women leaders and women issues. Although Lerner (1979) and Hugo (1990) were addressing history from Western perspectives, their views can be applied to Saudi Arabian education for women.

But before comparing the invisibility of women in Western adult education to Saudi Arabia, it is important to take a historical overview of how the educational system was established for women in Saudi Arabia. Both Hamdan (2005) and Alzubshait (2008) gave detailed descriptions of the history of Saudi women's education. Saudi women's formal education started after men's formal education. Prior to that, women used to study at "*Alkutab*," a informal environment of teaching only the Quran and Quran interpretation. A woman who memorized the Quran and had some knowledge of its interpretation managed *Alkutab*.

Of course, it was by women for women. Most likely the first generational cohort of Saudi Arabian businesswomen leaders went through this informal type of education. According to Alzubshait (2008), those *Kutabs* were funded by the parents, and the first structured collaboration of parents funding of a formal *Kutab* was in Mecca in 1942. This form of education continued until the early 60's; after that the government of Saudi Arabia started formal schools for girls using the same curriculum provided for boys. Even then, girls were normalized to their assigned roles as Hamdan (2005) indicated:

This comes from the normalization of gender differences in the curriculum content at all school ages for both boys and girls. Gender ideologies that can be attributed to traditional and socio-economic value gained legal force in Saudi society by being associated with Islamic teaching. (Hamdan, 2005, p. 45)

Most research done on women's education in Saudi is in agreement with Alzubshait (2008) and Hamdan (2005). Furthermore, they illustrated the resistance that the government and the pro-women movement faced upon opening the first formal government school for women. The resistance was similar in nature to the desegregation efforts of black and white education in the United States: "the Saudi Arabian government had to intervene by force to protect the young girls whose parents wanted them to attend a formal school (Almunajjed, 1997). Furthermore, women advocates of the rights of women to higher education have been documented by many researchers:

But the history of women's initiatives to achieve education reaches back to as early as the 1940s. Lacey relates that around this time, when the Ministry of Higher Education began sending a few bright young Saudi men¹¹ to continue their studies abroad, a bright young woman by the name of Fatina Amin Shakir wanted to have the same opportunity. She applied for a Ministry of Higher Education grant to study abroad, but the Ministry rejected the application saying that it was immoral to allow young single women to study abroad. Fatina and her father appealed to King Faisal, who was known to be a supporter of women's education. Fatina eventually became one of the very first Saudi women to hold a PhD. Her thesis, which focused on the modernization of Third World countries, featured an interview with King Faisal, the man who had made her dream come true (Arebi, 1994; Lacey, 1981). Fatina Shaker, a women Saudi anthropologist and perhaps the first to obtain a PhD degree from an American university (Purdue), believes that denial of women's rights is rooted in the hegemony of social practices, dubbed by

Fatima as customary laws or traditions, rather than rooted in Islamic essence (Arebi, 1994, p.217), (Hamdan, 2005)

Since the curriculum was intended to educate men and was written by men, women were invisible in it. Thus, the early generation of businesswomen advocates might not have had the opportunity to develop their self-efficacy through the government-provided curriculum. Though the government's intentions were to educate women, a lack of expert knowledge on the importance of a curriculum designed by and for women influenced women education.

As a Saudi woman born and raised in Saudi, I obtained my K-12 education in Saudi Arabia. I remember being taught a subject called "women's rights in Islam," which was new to women's education at the time. Nevertheless, much of the content was heavily influenced by the ideology of Islamic brotherhood, which will be discussed later in this chapter. In short, it is an ideology that is against women's development. (Le Renard 2008).

Accordingly, one can argue that the visibility or invisibility of women in public, the designed curriculum in our educational system, and the Saudi Arabian representation of women as historical contributors to the development of the country can positively and/or negatively affect the development of the self-efficacy of the new generational cohort of business women advocates and entrepreneurs. Bandura's (1995) vicarious experiences can positively develop when women are publicly visible to other women. Yet a lack of public visibility can also develop the self-efficacy of women through emotional status and the feeling of deprivation of rights as effective recognized citizens.

Looking at how and why Saudi women accomplished their increasing presence in education can be very similar to how and why Saudi women accomplished their increasing presence in the business world, both locally and globally. Thus, the literature provided above can be a good source in the design of the research instrument, which will be discussed in chapter three on methodology.

In summary, one can say that Blackwell's (2006) "three threads" provided an insight to where and how indigenous women can empower the development of each other. This was indirectly supported by Beneria's (2003) report, which addressed the importance of the public visibility of women to promote development. Thus, one can claim that public visibility creates opportunities for women to develop their self-efficacy through Bandura's self-efficacy principles of vicarious experiences. Furthermore, by looking at women advocacy in the Saudi Arabian educational system within a Saudi Arabian cultural context, similar pursuits can be found that give insight into women's leadership and advocacy in business.

Reform Attempts and Outcomes in Saudi Arabia

In order to frame women advocacy within a Saudi Arabian cultural context, I will now look at the research done on reform attempts and outcomes in Saudi Arabia. The following literature shows that Saudi Arabian women tend to use strategic efforts, and that the business community has led great reform efforts without street protests. But researchers focused on gender equity and women's development differed in their perceptions of the role of Saudi women in social, organizational, and political reforms. Some acknowledged a brave and positive role of Saudi women, while others highlighted a more passive role.

Richard Curtiss (2003) acknowledged the participation of Saudi women in the demands for national reform efforts. He gave an example of the revolutionary, peaceful protest by Saudi women against the ban on driving automobiles and noted that “at the time of the first Gulf War, an unsuccessful attempt at reform began when Saudi women, all of whom can drive when abroad, showed up behind the wheel of their cars for a day” (p.3). The peaceful 1990 protest was faced with resistance at both the cultural and governmental levels. Consequently, many of the demonstrators temporarily found their careers at risk. But there was a profound influence by the business community on social and political reform in the context of the economic uncertainty at the time.

Further development a decade later, under the support of current King Abdullah bin Abdulaziz Al-Saud, one can see the governments efforts to enact change. Boys’ and girls’ education was consolidated, and women gained the right to obtain an ID card, instead of being added to the ID card of her guardian(Curtiss, 2003). Though the above examples might be viewed as only symbolic to the empowerment of Saudi women, it did impact the development of self-efficacy among Saudi Arabian businesswomen leaders through Bandura’s (1995) self-efficacy principles, vicarious experience, verbal persuasion. According to both Alububshait (2008) and Hamdan (2005), when the Saudi government first initiated a formal girls’ school, the media broadcasted the importance of women’s education; educational and Islamic scholars were invited on at the local and global levels to persuade people to engage in the change. Such government intervention fits into the verbal persuasion principle of self-efficacy (Bandura (1995).

The subject of gender segregation in the Kingdom of Saudi Arabia has been included in many research studies in Saudi Arabia to further describe the cultural context

of the life of Saudi women in various fields, by both local and foreign researchers.

Amelie Le Renard (2008) offered an interesting perspective in her illustration of gender segregation. Le Renard argued that the gender segregation in the Kingdom was attached to the Kingdom's striving for development. This very segregation helped develop a women category, which accordingly has created a "Women Sphere," as she called it. The "Women Sphere" helped women create a parallel world to their male counterparts.

Most importantly she highlighted the presence of the Islamic revival movement, what is called *Sahwa* in Arabic (Le Renard, 2008). This movement is the product of the influence of the Islamic brotherhood (*Ikhwan Muslimin*) that was founded in Egypt many years ago. It is important to note that the Islamic Revival Movement has historically been against any social, organizational, or political reforms that would benefit Muslim women. Such negative views supported by the Islamic revival movement might have contributed to Bandura's (1995) self-efficacy development among Saudi businesswomen leaders through the physiological and emotional status principle. Feelings such as anger and the fear of completely losing one's rights could contribute to the development of self-efficacy.

LeRenard did extensive fieldwork Riyadh, the capital city of Saudi Arabia in 2005, then again in 2006 and 2007. . It would have been very interesting to see a parallel study done in cities known for their liberal views (such as Jeddah), or the Eastern province, where the notion of gender segregation seems to be fading. Both Jeddah and the Eastern province are, to some extent, more open to change, possessing more liberal sub-cultures. The previous context gave birth to new, more educated and organized initiatives

of reform. There was resistance to the impractical social norms and practices in the country—practices that had been created by a conservative interpretation of Islamic Law.

Another example of resistance to gender based inequality among Saudi Arabian women was the recent initiative of Manal Alsharif. Alsharif a professional women in her early 30's working in ARAMCO, the Saudi-American oil company, launched a campaign called Women2Drive on Facebook, Twitter, and YouTube to spread awareness of the right for Saudi women to drive. In a video posted on YouTube by Ms. Alsharif, she pulled evidence from a Ministry of Interior Law document found online and referred to the specific driving regulation that has been so controversial for such a long time. She then supported her argument with HRH King Abdallah Bin Abdulaziz's reply to a Barbara Walters' question on the ban on driving for Saudi women. He said that the law does not prohibit women from driving; it is the culture of big cities that does (Amnesty International, 2011). Unlike suburban and rural cultures, where the idea of women driving is acceptable, urban cultures reject the idea of women driving.

Al-Sharif also gave three other examples of speeches given by top officials, such as HRH Prince Sultan Bin Abduaziz, the former successor to the King, as well as HRH Prince Naif Bin Abdulaziz, the former successor of the King and the Minister of Interior _ may God rest their souls in peace and grant them the highest of heavens. These oratorical examples are in addition to religious justifications on the issue with evidence from Islamic history and texts, which support her argument that mobilization of women is not a violation of Islamic teaching. She specifically refered to her actions as an awareness initiative and urged other women to do it on their own, not as a demonstration but as a way of performing one's right.

The police, who are not used to women driving, later arrested her. The religious police, who represent a conservative interpretation of Sharia law, were called in on the case. Even though the local police did not accuse her of a traffic violation and released her a few hours later, Alsharif was arrested again by the religious police and accused of five criminal charges. The two most important charges were “instigating a public opposition” and “urging women to resist” This is not a crime in Saudi Arabian law, according to her lawyer via a press release by Elaf News (2011), an Arabic electronic newspaper. During and after the incident, many scholars, activists, and moderate religious leaders (some representing the government) opposed the actions by the religious police and the unjust criminal charges filed against Alsharif.

Similarly, Sifa Mtango (2001), who wrote *A State of Oppression? Women's Rights in Saudi Arabia*, argued that the law implemented in Saudi Arabia is just an interpretation of Sharia law and that it is not necessarily a reflection of the textually intended meaning. Some of the rights Saudi women are entitled to, and not necessarily able to practice, are the universal laws given to them upon the ratification of (CEDAW) and the conservative interpretations of the Qur'an. Mtango reported profound restrictions imposed on Saudi Arabian women in the name of Sharia law, including veiling style, gender segregation, employment opportunities, and demobilization. Further, she said that although it is important not “to dismiss the Islamic understanding of human rights,” it is equally important to challenge its interpretations and implementations. She also talked about the presence of positive changes in women's rights in the business world through the initiatives of the Chambers of Commerce.

Likewise, an article called the *Silent Revolution* (1995) published in *The Economist* talks about business opportunities and conditions for women in Saudi Arabia. The article stated that 40% of the private wealth in Saudi Arabia is in the hands of Saudi women. Saudi women own one fourth of the property in Riyadh, the capital city of Saudi Arabia. Saudi women also own half of the property in Jeddah, the second largest city.

Due to the lack of empowerment in the public sector, more and more women have turned to private businesses. Businesses of Saudi women vary by sector; some are in the construction business, but the majority are in retail. Most of the retail businesses are in shopping malls, which are only operated by men catering to women. At the time in which the article was written, there were a few businesswomen with large businesses who chose to keep a low profile. The article also highlighted the conditions in which Saudi businesswomen have had to survive. This included their inability to travel without a permit from their male guardian, and their inability to physically operate their business at the business location (which is often the topic of jokes among businesswomen at business dinners, as they recognize that change must be slow and silent). However, Saudi woman have come a long way in their understanding of their rights and strategic development approaches. Unlike in the past, Saudi Arabian women in the present are more educated, wealthier, and impatient when it comes to reform efforts.

King Abdallah Bin Abdulaziz supports the development of women in Saudi Arabia. If there is resistance to women's development it is mostly due to a misunderstanding of Sharia Law. This can help the researcher formulate questions to understand if such current resistance to and from women's development is causing

women to feel an “emotional status” (Bandura, 1995) that is causing their self-efficacy to develop in their pursuits to advocate for businesswomen reform initiatives.

Conclusion

In conclusion, researchers have implemented the self-efficacy theory on college, career, and entrepreneur women. Most of the research done within that context found that self-efficacy does affect women’s beliefs concerning their abilities to accomplish success. No literature was found within the context of Saudi Arabian women. However, the effect of self-efficacy can be presented among other cultural contexts, like the indigenous women Blackwell studied. Bandura’s theory presented itself within the context of Blackwell’s three threads: the importance of the presence of women leaders in the society, the importance of the existence of information exchange environments in the form of forums, workshops, formal, and informal gatherings, and the use of global forces to maintain the continuation of the network as a way to facilitate the performance accomplishment. One can see this in all of the three threads that he suggests. In Blackwell’s first thread, he highlights. The presence of women leaders within an indigenous society can be seen as the vicarious experiences principle of Bandura’s self-efficacy theory. In the second thread Blackwell highlights. Such environments can make it possible for businesswomen leaders to model their activism to other women, as well as have the opportunity to perform Bandura’s verbal persuasion principle of self-efficacy. Finally, Blackwell suggests that, vicarious experiences and the verbal persuasion principles of self-efficacy.

Furthermore, previous literature suggests that self-efficacy can be attained at different age levels and at specific tasks; in other words, one can be efficacious in one

aspect but not another depending on exposure to the principles of self-efficacy concerning a particular task. Earlier research showed that self-efficacy is not a trait, thus, it can be changed through proper education (Hollenbeck & Hall, 2004). Accordingly, understanding how Saudi Arabian businesswomen leaders have accrued their self-efficacy will help the government in their efforts to empower the future generation of Saudi Arabian businesswomen leaders.

At the heart of all the literature is Bandura's (1995) framework of self-efficacy, defined as the belief in one's capability for goal attainment. The sources of these beliefs are the four principles of self-efficacy: performance accomplishments, vicarious experience, verbal persuasion, and emotional status . The rest of the literature provided above will guide the researcher in formulating questions and choosing the right concepts to help explore and describe the phenomenon. Its universality makes it the best framework to answer my research questions.

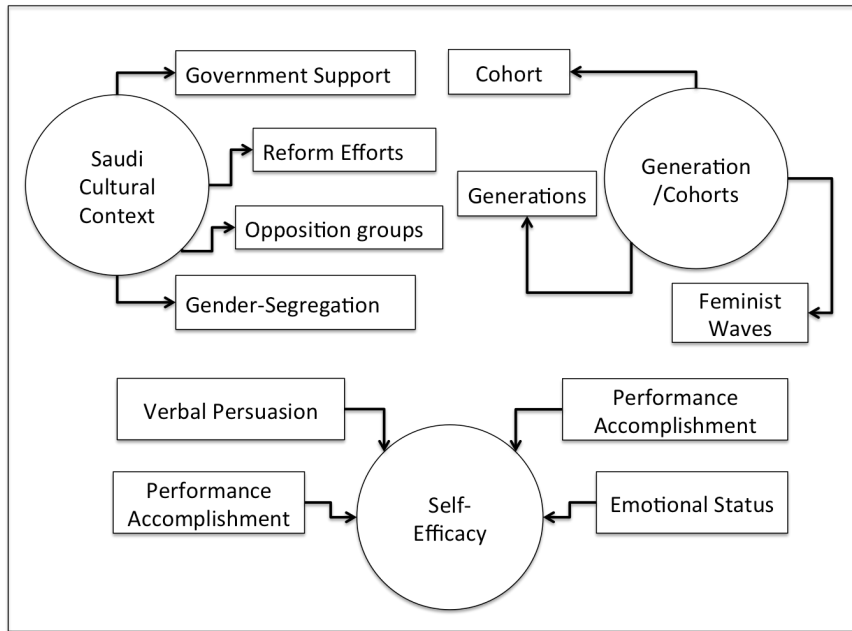


Figure 1 An approach in using Bandura's self-efficacy model (1995) within a Saudi Arabian Context focusing specifically on businesswomen and advocates.

CHAPTER THREE

Methodology

To address the research questions, a multiple case study design was implemented through qualitative interviewing of six Saudi Arabian businesswomen who represent the major three cities in Saudi Arabia. Due to the various definitions and types of qualitative case studies, I will provide an explanation as well as a description of the case study method used.

Case Study Method

According to Merriam (2009), a case study is a method that can be utilized for many disciplines to closely examine an unexplained phenomenon. From an anthropological perspective, it can be used as a *descriptive* tool of a “Thick” description to a given phenomenon. Also, it can be used as a *particularistic* in which the researcher can give close attention to a specific event or a phenomenon. Furthermore, it can be utilized for *heuristic* reasons in which the researcher provide means to understanding a given phenomenon. Last but not least, it can be *inductive*, where it provides reasoning to the given phenomenon (Merriam, 2009).

The case of Saudi Arabian female leaders and advocates as a phenomenon has not yet been studied as a case. My goals were to find out how they came about, what helped and hindered their efforts and how they differed by generation. A descriptive approach was used to understand these goals, to show the complexities of the context they lived in, and to illustrate the differences and similarities between the groups. (Merriam, 2009)

Merriam (2009) argued, “A case study might be selected for its very uniqueness, for what it can reveal about a phenomenon, knowledge to which we would not otherwise have access” (p.46). Thus, it was possible to use the cases of the Saudi Arabian businesswomen leaders who contributed in the early stages of the establishment of the ladies’ sections at local Chambers of Commerce due to the small number of women in each city’s group. Furthermore, the uniqueness of the phenomenon made the use of a case study appropriate within the context of Saudi Arabian businesswomen.

On the other hand, Yin (2003) identifies the possibility of using individual political leaders as a case study unit in which multiple case studies can be combined for comparative purposes. Accordingly, I implemented a multiple case study as a unit of analysis to examine the self-efficacy component of leadership of businesswomen in the Kingdom of Saudi Arabia in different regional contexts (Ogawa & Achinstein, 2006). The research was conducted in English due to the participants’ fluency in the English language. An Arabic translation was provided at the request of the participant.

Due to the culture and language of the participants, the research was conducted and written from a cross-cultural perspective to ensure that a culturally appropriate research design was embedded in the data collection process and protocol (Ryen, 2002). In the following sections, I will provide detailed explanations of participant selection, data collection, timing of the interviews interviewer, interview instrument, transcription and analysis.

Participant selection. The participants were six Saudi Arabian businesswomen - participant’s leaders and professionals who actively participated in the early stages of the physical representation of women in regional Chambers of Commerce and Industry in

Saudi Arabia. Even though the case studies cannot be generalized, they provide a great chance to hypothesize for future research. Participants were selected as representatives from the three main cities in Saudi Arabia: Riyadh, Dammam, and Jeddah. (See figure 2)



Figure 2 The Saudi Arabian Map illustrating the three geographical locations, Riyadh (the capital City), Jeddah (western province main city), and Dammam (Eastern Province main city)

A phone interview was conducted (due to the geographical location and time limitations of the study). All six Participants chose to do a phone interview. The interview was recorded as planned and was saved on the personal computer of the researcher with a password to ensure the confidentiality of the Participants. Participants were chosen based

on their current position in the Chambers of Commerce, as members of board or as members of National Committees within in the Chambers of Commerce.. (See table 1)

Table 2

Interviewee Demographic

Generation	Riyadh (C)	Jeddah (J)	Eastern Province (E)
1st Generations/ Cohort	Conduct an interview	Use Pilot Interview + Conduct interview for research Q2	Use Pilot Interview + Conduct interview for research Q2
2 nd Generations/ Cohort	Use pilot interview + conduct interview for research Q2	Conduct an Interview	Conduct an Interview

Geographical location. The three Saudi Arabian businesswomen represent the kingdom's three major cities. These cities, Riyadh, Jeddah and Dammam, represent three diverse geographical regions of the country (see Appendix B). The Provinces containing these cities are Central, Western and Eastern.

Data Collection

A qualitative interviewing method was used to answer the research questions. A semi-structured approach was used to allow the interviewer to ask follow-up questions that were relevant to how the participant answered the pre-planned questions (Spradley, 1979). Contingent upon the Participant's permission, interviews were digitally recorded, transcribed, and coded in preparation for analysis.

Timing of interviews. There are two important elements of the timing of the interviews that need to be highlighted for the purpose of this study. One is the timing of the

actual interviews with the participants. The second is the time of the interview in relation to the establishment of businesswomen sections at the Chambers of Commerce.

The interviews took place in early June to avoid conflicts with the potential summer vacations of the participants as well as with national Islamic holidays. Most Saudi Arabian families of the upper socioeconomic class spend their vacations abroad. Vacations vary in length, between a month and three months depending on the trip plan. Some businesswomen might use some of their vacation time to do business.

Furthermore, Ramadan, the Islamic holiday, is a month of fasting that starts on the 20th of July and ends on the 18th of August in 2012. Also, in year 2013 Ramadan started on the 9th of July and ended on the 7th of August. Fasting starts from sunrise and ends at sundown. After the breaking of the fast, prayer ceremony sessions take place at the mosque until midnight. It is important to note that even though Muslims are encouraged to work during the month of Ramadan, out of respect for the participants and their comfort, it was essential to conduct the interviews before the start of this month or after it. Ramadan is followed by a five-day Islamic celebration. This again meant that the participants would be busy with their families and extended families during this time. Last but not least, the pilot study was conducted in 2012-2013 and was expanded in 2013-2014.

In regard to the establishment of the women section' of the regional Chambers of Commerce, it is important to note that the interviews were conducted years after the initial establishment of the women sections at the Chambers of Commerce and its council.

Interviewer. The interviews were performed by the researcher, myself, who was formerly the General Manager of the Department of Business Women Affairs at the Council of Saudi Chambers of Commerce and Industry. Thus, I knew most of the

participants personally as well as professionally. Previous relationships between participants and the interviewer could be viewed as a limitation. However, an “emic” perspective is as important as the “etic” and can add depth to this area of study (Marin & Marin, 1991).

The businesswomen affairs section of the Council of Saudi Chambers was established quite a while after the establishment of the three main Chambers of Commerce in Riyadh, Dammam, and Jeddah. Consequently, all six participants had experience working in/with the Chambers of Commerce and Industry before the researcher began. The participants were part of a generation of Saudi women that made it possible for many other Saudi Arabian businesswomen to be heard in the business world at national and international levels.

Interview instrument. The interview used Bandura’s (1995) model of self-efficacy, mastery experiences, vicarious experience, verbal persuasion, and physical emotional status. Appendix A covers general background for each of the participants as well as specific questions related to Bandura’s self-efficacy model. The interviews were 60 minutes in length. They were audio recorded and then transcribed. After the interview, themes were identified and coded. A set of open-ended questions was used “to minimize the imposition of predetermined responses when gathering data” (Poland, 2002, p.353). Probing questions and follow-up questions were also used to clarify the participant’s answers if needed. Spradley (1979) suggests starting the interview with greetings, then an explanation of the project, and then questions. Further, rapport-building was used throughout the interview session to complement the efforts and professionalism of the participant. The identity of the participant was kept confidential to allow the participant to

be relaxed. At the beginning of the interview, the participant was assured of confidentiality to put her at ease, due to the sensitivity of some questions such as those in the financial category (Poland, 2002).

Due to the time difference and distance, the interviews were conducted via phone. The participant's were anywhere that was comfortable for them, as long as it was quiet enough to ensure quality of recording (Poland, 2002). The Interview Questions in Appendix A were the general targeted topics for the interview. Additional questions were added depending on the information provided by the participants to clarify certain points as related to Bandura's self-efficacy principles (1995). The interviews were conducted in English or Arabic, depending on the participant's preference.

Table 3

Interview Questions Table

Type of Question	Stage or Principle	Interview Questions	Feeds to Research question
The type of the question 1. Weather it is a background question or a question according to the frame work chosen for the study. 3. Or an interview rap-up question.	Will state the stage or role of the participant (Education/Care er/Business) And or will state the self-efficacy principle that the question is targeting.	The interview question will be stated in this section with possible of prop questions.	This section will have an indication of what research question can be answered by the interview question

Transcription. All interviews were conducted via phone and were digitally recorded. The interviews were transcribed and coded for analysis. The coding, which will be described in the analysis section, was performed according to Merriam (2009).

Pseudonyms were used for the participants to maintain anonymity. Due to the uniqueness of the participants and their work as businesswomen advocates, their identity could potentially be identified by people who worked with them or people who know them or lived the history of this phenomenon. Therefore, sections in the transcription that might identify participants to the reader were taken out for confidentiality purposes.

Furthermore, for member check purposes, a copy of the transcription was then sent to the participant to further ensure confidentiality, and accuracy of the transcription. Participants were allowed to read it and take out sections that might indicate their identity (Poland, 2002). Only a sample of the transcription was provided here in the appendices to further protect the identity of the participants.

Analysis

Analysis follows Merriam's (2009) recommendations on conducting case studies using interviews for inductive and comparative findings that are descriptive. Themes and/or categories were extracted after the transcription of the interviews. It is important to highlight that case studies are defined differently from scholar to scholar. As noted for the purpose of this research, Merriam's (2009) recommendations were used.

For the analysis of the data collected, Bandura's self-efficacy model was used to articulate the facts obtained during the collection process. Bandura (1995) defines self-efficacy as the person's belief of his or her ability to perform a task. The first principle is performance self-efficacy, which is derived from accomplishment. In other words, it is simply a person's belief in one's ability due to previous accomplishments or performance of that particular task. In the case of my participants, the task is advocating for the establishment of businesswomen sections at the local Chambers of Commerce that

physically provides services for businesswomen. Second, vicarious experiences are derived from role models or peers who were able to accomplish success, which accordingly influences the belief of a person that they also can accomplish success. Third, verbal persuasion is what other people within your circle of influence tell you about your own ability. Fourth is emotional status, which is the inner belief of a person who did not experience attaining the goal, nor encountered others who were able to attain it, nor had a mentor to tell them they could do it, yet still feel they can. Furthermore, the emotional status principle can be negative or positive—yet either way it results in accomplishing the task (Bandura, 1995). Coding was done according to indicators of each principle, and then compared with other principles as well as other participants in the cross-case analysis of two generational cohorts (Merriam, 2009). For confidentiality purposes and to protect the identity of the participants, sections were taken off the transcription.

I realize that there are limitations as well as advantages to doing this study in the manner I have designed it. One of the limitations is the geographical distance between the researcher and the participants, which can be overcome by modern technology (Skype), and phone. Financial constraints, such as the cost of traveling from the U.S to Riyadh, Dammam, and Jeddah to interview the participants, can be removed through this technology. The previous relationship between the researcher and the participants could be both a limitation and an advantage. Marin & Marin (1991) define an emic perspective as an insider's prospective and an etic prospective as an outsider's perspective. Thus, an emic perspective is as important as the "etic" and can add another dimension to this area of study. It can provide valuable input due to the pre-established trust between the participants and the researcher. Furthermore, since I as the researcher am from the same

culture and speak the same language as the participants this can eliminate cultural and language misinterpretation. From a cross-cultural perspective and due to the private nature of Saudi Arabian women sphere (Le Renard, 2008) in general the information that will be attained can be very valuable due to the “emic” prospective of the researcher. Another limitation would be the language of the participants. Although all the participants understand the English language, some may have preferred to do the interview in the Arabic language Therefore a translated copy of the questions was available if the participant felt more comfortable doing the research in Arabic. A local reviewer was also consulted to validate the translated questions.

However, even with these limitations, the information that was provided is very important as a pilot study for future research. This research can be of a great benefit for future studies on the topic of the production of future Saudi Arabian women through the educational system. It can also benefit research on how Saudi Arabian businesswomen create their set of self-efficacy within small advocacy groups. In general, this study will be of great benefit for documentation and synthesizing historical facts. It will be a great tool of current analysis and for future reform initiatives in pursuit of Saudi women and their further development in business.

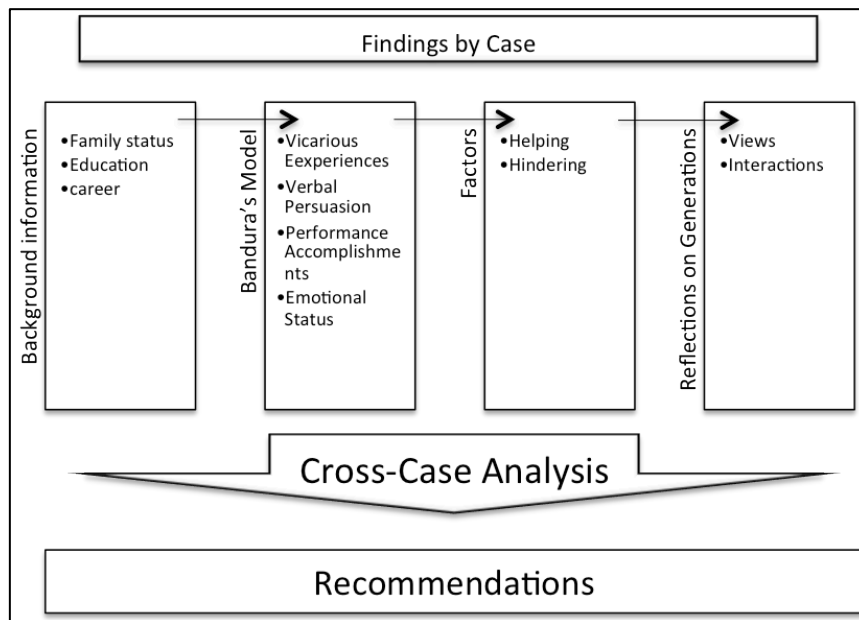


Figure 3 Logic of reporting single cases, and cross-case analysis that guided recommendations.

CHAPTER FOUR

Results and Findings

This case study examines the self-efficacy component of Saudi Arabian businesswomen in three main regions of the country: Riyadh, Jeddah, and the Eastern Province. In this chapter, I will present the results and findings of the data collected via qualitative interviews with the Participants. The interviews resulted in massive amounts of information. For the purpose of this study, I will focus only on the data relevant to the research questions.

First, I will provide the reader with background information on each Participant, an **overview of the Participant's family status, education level, and career choices**. Then I will address the questions in order:

- What do Saudi Arabian women identify as the most important factors furthering and hindering the development of their self-efficacy to advocate for a larger role for women in business?
- In what ways does self-efficacy affect the leadership roles of Saudi Arabian businesswomen during a time of major local and global change?
- Does the self-efficacy of businesswomen leaders/advocates differ by generational cohort?

The titles for each single case will indicate the sequence in which the interview was conducted and the generation the Participant belongs to. For example, Riyadh Participant case: 2nd Participant means that the Participant was interviewed with the second group.

Riyadh Participant Case (C1): 2nd Participant, 1st Generational Cohort

Background information

Family Status. C1 was born into a well-known family in the capital city of Riyadh. Her family owns one of Riyadh's largest retail and service business. Her father, who is her role model, has assumed many voluntary advocacy roles in the business world. Any identifying quotes about her father were deleted from the transcription due to confidentiality purposes.

Education Level. C1 obtained most of her education abroad. She earned her bachelors' degree in Switzerland, during which time she was able to get a degree in translation in three additional languages: English, French and Italian. When asked about the languages she spoke besides English, and French, she replied "Arabic and Italian"

Career. According to C1's resume, she started working as an employee in the government sector upon her arrival back to Saudi Arabia from Switzerland. She then moved into the private sector. C1's business targeted women in the vocational sector, as she indicated during the interview: "The main business is in the training sector. Training on Computer skills, management and finance skills, soft skills, learning the English language, and employment. Of course all provided to women only." She also added investment training to her services in 2000

Table 4

C1's Background Information

Background information	C1
Family	<ul style="list-style-type: none"> • Well-known family • In the retail and Service business • Father plays a major role in the business community
Education	<ul style="list-style-type: none"> • Educated abroad • Bachelors in translation • Attended Training

Career	<ul style="list-style-type: none"> • Worked as a government employee then resigned • Owns a training and development business • Services in various committees
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Factors Helping and Hindering the Development of Self-efficacy Among Saudi Arabian Businesswomen.

A description of the Participant sense of ability to advocate. C1 had a high sense of ability in her pursuits of the empowerment of women. She was able to utilize her connections to strategically reach her goals. When asked about how the women section at her local chamber of commerce and industry was initiated, she replied “I was the [Deleted for confidentiality purpose] (leading member), and we (referring to the group of women) wanted to establish a database, to know if there are actually business women, because most of the investments were aaaam some of the investments are for men but the under a women name. The goal was to identify women investors, who run their investments.” She continued describing the process they followed to reach their goal of attaining a larger role for women at the her local chamber: “it was through an official request by a group of women that illustrated the need of businesswomen in Riyadh for an entity special for businesswomen in the Riyadh Chamber of Commerce and Industry. A section for women, so the request was submitted and was delivered to the chairman of the Riyadh Chambers”. Such an approach shows her belief in her cause without fear of resistance.

Furthermore, her ability to advocate for her cause because she believed in its good for Saudi women was shown in her surprised reaction of the level of resistance by opposition groups: “at first, I was surprised that we would face resistance against it. And,

since we have the need and we are not doing anything that is against our sharia, Islamic law, why not? Why not does the request? And I continued nonstop.”

Also, her ability to advocate for changing the image of Saudi women was highlighted when she was asked about the global contributions to her advocacy pursuits, she said

C1: perhaps only, the only influence was aaaaam ... I mean their views of Saudi.

Saudi women cannot do anything you know what I mean?

R: you mean their negative image of Saudi women, that “we can’t do?”

C1: yes, and I rejected that. They used to be surprised that I was a Saudi woman.

And that Saudi woman can’t do anything. So, I was pushing that no Saudi women can do and will do and you know what I mean.

How the description relates to Bandura's (1995) model of self-efficacy.

Vicarious experiences. Her father was her role model; she talked about his influence in her life several times, voluntarily. “ So, he had a big role in my career life,” she stated. When asked about any role models in her life, she responded, “of course, [Name, deleted for confidentiality purposes], my father...Since, I was a young he was my role model.” Her father was/is one of the region’s well known business names, and he lead and was a part of many business policy reform efforts. When looking at her policy reform efforts one can argue that her accomplishments reflects her father’s image.

Being part of a business-oriented family could have given her the vicarious experience that she needed as a successful businesswoman. Furthermore, the fact that she specifically identified her family experiences as important to her, one can argue that

following in the footsteps of her father was a vicarious experience, and contributed to her success as a policy reform advocate. These observations and descriptions are consistent with Bandura's theories.

When asked if she agrees with the idea that public visibility of women in these positions might have impacted their efforts in the initial stages of work with the Chamber of Commerce, she highlighted the importance of being visibly present to be a role model to the younger generation, although during her time public visibility was not encouraged due to possibility of resistance.

Of course it is important. And healthy because we face resistance and the resistance causes fear among some women. When those issues are covered in the media the level of fear will fade and more women will join this sector without fear. Aaaaam, and start as entrepreneurs.

She described it as "at first we were keeping a low profile. Ok. Because back then if there was public visibility with it comes resistance and misunderstanding and that will delay our efforts." Her thoughts on the importance of public visibility may reflect the impact of public visibility on her own self-efficacy, perhaps through her vicarious experience watching her father and her business oriented family. Thus, she agrees with the importance of supporting the manifestation of a newer generation of Saudi businesswomen.

Verbal persuasion. Her father's role in her career as mentioned above went beyond a vicarious experience. It extended to the verbal persuasion to achieve higher education, and support in her career endeavors. She described his role in verbally persuading her to continue her formal education. She wanted to take an easier option of a two-year diploma

in translation, which was not a college degree, instead of a four-year college diploma.

When asked about the ways her role model impacted her confidence in her ability, she said:

During high school there was an option for me to continue translation without finishing high school. There was a training institution that provides a translation certificate without finishing high school. But my father said no. He said finish your education in its all-official levels then do what you want.” Through his verbal persuasion, he communicated his expectations of her ability and talked her into continuing her education in all its “official levels.

Furthermore, I asked C1 whether the education she obtained provided her with role models. She replied they might have not provided her with a role model, but they provided her with encouragement that she is different. She said:

It was more like, at the end you must do something, to understand more, to you were not born to walk like everyone else, you know what I mean. You must achieve, you must aaaam, even when you are in vacation two weeks a month doing nothing, at the end you must aaaaaaam plan to find time to do something. And that you can do things for you and for others aaaaam and the society that surrounds you

Her friends have also played a role in confidence building through the circles that she used to circulate in during school. She said, “We used to be a group we would support each other. We believed that we all can do something reach our dreams. Aaaaam when one go through down times, the other would say no, you can do it, you know what I mean”

Although, she did not directly state that she got verbal persuasion through training, training can provide a “women sphere” that could facilitate verbal persuasion to fulfill

other businesswomen's needs by establishing the ladies' section, which eventually could lead to a feeling of citizenship. Another space in which she could have found a verbal persuasion was through training and development.

Performance accomplishment. C1 obtained her education abroad in which she was encouraged to join teams and learn to be a leader and a follower, as she stated. She clearly indicated the effect of her university teamwork activities in her ability to lead committees at the chamber of commerce:

the University was about team work, anything we work on was a team work. The teamwork that we used to do in college in all our projects was one of the reasons why aaaaam the reason of success in working in committees in the chamber of commerce. Aaaaam leading as much as working as a team.

She learned to avoid unnecessary resistance in her advocacy pursuits by keeping a low profile until the Saudi Arabian culture became more educated and accepting to the inclusion of women in the business world. She gave this low visibility as a necessary first step: "at first we were keeping a low profile. Ok. Because back then if there was public visibility with it comes resistance and misunderstanding and that will delay our efforts."

Then she clarified on visibility in the present time:

We should not keep low profile. We need to be out there to encourage young women, and support them. It is now our duty to support those young women to lead by starting investments, lead by creativity and innovation, I mean opposite to the previous situation

This experience appears to have equipped C1 in her current effort of women empowerment and advocacy for specific issues that can and or might face resistance.

Emotional Status. It is clear that C1 feels greatly responsible to enhance the image of Saudi Arabian women globally. Perhaps this is because C1 lived most of her life abroad. When asked if her global experiences have influenced or encouraged her in her advocacy pursuits to empower Saudi women in business, she said “No.” However, she continued on to state a negative influence, which filled her with a desire to change negative views of Saudi Arabian women. She said,

C1: perhaps only, the only influence was aaaaam ... I mean their views of Saudi. Saudi women cannot do anything you know what I mean?

R: you mean their negative image of Saudi women. That we can't do.

C1: yes, and I rejected that. They used to be surprised that I was a Saudi women.

And that Saudi women can't do anything. So, I was pushing that no Saudi women can do and will do and you know what I mean.

R: aha can ...

C1: the opposite, so the environment there was that Saudi women can't and will not do anything.

This was an image she took upon herself to change. Her feeling that she was doing the right thing also played a huge impact in her self-efficacy. She said:

Because I believed that what we are requesting was right not wrong. You know what I mean it is not against “Sharia” law. And we needed it and we need to change this situation and those convictions or ways of thinking and dealing with women.

That is despite the fear of other women started with her and then stopped because they were afraid of the resistance. When asked to describe the resistance she said,

it was when we requested, the fear of “ikhtilat” co-ed work places. For some even women work in general was not right and consequently they wanted to make us fear going forward. Of course some did get scared and withdrew and some continued

Table 4

C1's Self-Efficacy According to Bandura's (1995) Model

Participant	Self-efficacy principle	Relevant key events
C1	VE	<ul style="list-style-type: none"> • Father as role model • Studying abroad • Business Family
	VP	<ul style="list-style-type: none"> • Father's role • Education abroad provided her with encouragement that she was deferent. • Training and development.
	PA	<ul style="list-style-type: none"> • Education abroad • Teamwork • Avoiding resistance in her empowerment pursuits
	ES	<ul style="list-style-type: none"> • Citizenship/ • obligation to help women • Misrepresentation as a Saudi women • Changing the negative views of Saudi women • The resistance of the Opposition groups.

Factors Helping and Hinder.

Factors Helping. C1 identified a few factors that are helping her develop self-efficacy, such as her education abroad, resistance by opposition groups, teamwork building

in college, educationally supported creative thinking, analyzing, being outside of the norm and her innovations and work experiences in the private sector (see Table 4).

C1's education was a factor in the increase of her self-efficacy in many ways as shown in Table 4. First, she developed a certain level of citizenship abroad, as well as an understanding of the needs of business women that she now felt obligated to advocate for. When asked about the role education played in her self-efficacy, she said, "of course, my educational background have helped me aaaam not abstain, and with the overall picture I was encouraged to continue. The picture of needs, the needs of businesswomen to have an entity, I was encouraged to continue."

Also, the encouragement she received from teamwork equipped her with the social skills she needed to work in the chamber's committee: "the University was about team work, anything we work on was a team work. The teamwork that we used to do in college in all our projects was one o the reasons why aaaaam the reason of success in working in committees in the chamber of commerce. Aaaam leading as much as working as a team."

The education she undertook abroad was one that supported creative thinking and being different, which also influenced her:

in my case the education system that I went through was a system that supported creativity, thinking, analyzing, and being out of the norm, ok, and innovation. A system that is not a system for recitations, imitation, doing what the others want you knows what I mean.

Her previous experiences also helped develop her self-efficacy. She said,

The experiences were that I used to work in the private sector, and those experiences that were available for us in the private sector. And the challenges that I used to go through, ok, it is what encouraged me even more to aaaaam, that this entity will help solve some of those challenges, and the challenges of business women in general.

Although the criteria for choosing committee representatives might not relate directly to self-efficacy, the committees can work as a learning space for vicarious experiences opportunities. C1 stressed that consultants are chosen to serve on committees based on qualification, not just show. This helped her build self-efficacy:

That is what is going on in ministries, forming committees, ok committees of consultants you know a group of consultants for varies ministries. If this is present it is a good idea however we must work on the criteria for choosing members need to be done properly all voices must be represented. And giving them the true chance to represent their voice not just for show. For example in the ministry of labor to some extent looks right.

Factors Hindering. C1 identifies the factors hindering the developing of her self-efficacy as the criteria of choosing advocacy committee members and the lack of representatives of the main group that the specialized committees was created for.

Although, C1 was not personally hindered by the resistance to her advocacy pursuits, she did recognize the fear of resistance that hindered some of the other women:(see Table 6). “Some were afraid from the resistance of women in business and they withdrew from participating with us. And some continued with us.”

Furthermore, committee formation that does not represent the people that the committee was established to serve, can hinder the development of self-efficacy, for example, you find the people that the committee was established for, are missing, not represented. They instead appoint academics. It is ok to put academics and experts no problems but appoint the people whose issue is the topic. To have a balanced voice and that and women are a part representing other women. Depending on the reason behind the establishment of the committee are represented, that be youth, women, men, disabled all those represented.

In summary, the factors helping or hindering C1's self-efficacy can be used for future specific policy reform. For example, committee formation criteria should be considered more carefully, and creative thinking opportunities in education should be expanded.

Table 5

Factors Helping and Hindering C1's Self-Efficacy

Helping	<ul style="list-style-type: none"> • Education abroad • Resistance • Teamwork building in college • Education supporting creative thinking, analyzing, being out of the norm and innovation • Work experiences in the private sector
Hindering	<ul style="list-style-type: none"> • The criteria of choosing advocacy committees • Lack of representatives of the main group that specialized committees was created for.

C1's Reflections of Generations

C1 considers her self-among the first generational cohort. When asked if she considers herself a part of the first or second generation of businesswomen advocates, she replied, "Well, I think the first generation".

Her reflections were split between reflections on her generation as well as the following generational cohort. First, C1 justified her obligation towards her generational cohort by talking about the necessity of her advocacy to help overcome challenges: "that there were challenges that they were facing, and they needed someone to listen to them and work to helping them overcome the challenges." Furthermore, her generation felt the negligence of others to their issues. Most importantly, many people were not aware that these issues were affecting them and their businesses: "Because there was a profound negligence to that issue, and there were needs and they did no, aaam many did not know about that."

C1's generation interacted during events such as forums, conferences, or at schools. She said "C1 interaction through transferring the experience though difference methods. Through conferences, forums and so on or participation in events done by universities, colleges and schools. Encouraging women to work and invest." In the above events, she was reaching out to transfer her own experience to the following generational cohort. When asked if the conferences and forums were her method of communication, she said "yes conferences and forums and speaking events about my experiences." She then implied that influence comes from being the role model that guides and encourages the right way. "By

being a role model, demonstrating the right way, through encouragement, illustrating values I mean by giving the experiences though communication when they need it.”

Table 6

C1's Reflection on Generation

Inf.	Reflection
C1	<ul style="list-style-type: none">• Viewed herself as a 1st generation• Obligation towards the next generation and future ones because no one was listening to them• Interactions with the following generations through: forums, conferences training and speaking events.

Riyadh Participant Case (C2): 1st Participant 2nd Generational Cohort

Background information. In the background information section I will give an overview of the Participant's family status, education level, and career choices.

Family. The Riyadh Participant (C2) was born into a well-known, powerful family that owned a business. Most of the family members, men and women, worked in the business sector. "I said for you we are the family in business family of my father and my sister we are dealing just that we are talking about how we can improve our business."

Education. C2 obtained her Bachelor's degree from King Saud University in Riyadh, Saudi Arabia while she was married with children. Despite these challenges, she was not discouraged from pursuing a career and obtaining a Bachelor's degree in English Literature. When she was asked how she was able to develop herself for what she was doing, she replied,

Due to my marriage at an early age and having children, I was late in entering college, I did not let all those external factors affect my personal goals—how I empowered myself and developed my skills, I finished my education and was dedicated, yet able to balance between my house and my young kids, and I started working after studying at the university. So when we talk about empowerment, empowerment comes from within. This was an influential factor. I gained my experiences from life. If you know the main factors, you will be able to apply them anywhere in life, but these are the factors.

She also broadened her knowledge by taking training inside and outside Saudi Arabia, in countries such as United Arab Emirates and Lebanon. She believes that even though training is provided in Saudi Arabia, it does not meet the expectations of top

management women leaders. Training provided outside Saudi Arabia tends to be of higher quality. Similarly, when she was asked if the educational system in Saudi Arabia provided her with a role model to follow, she replied that the educational system was passive in that sense: “No, there were no role models *in* education, wither me or others are witness that our education does not have a role it was a passive also.”

Career. Although she had worked in her family business, C2 is not a businesswoman and currently does not work in her family business. Instead she chose to pursue a job in the business sector as a General Manager of a ladies’ section. Her position allowed her to advocate for businesswomen by using her management skills to facilitate legally-formed advocacy groups in the Riyadh Region. Although C2 was not in one of the main groups that initiated the establishment of the women section at the chamber of commerce in Riyadh, she participated in the development and structure-building of the section. She was one of the early members of the National Committee for Women, which was established at the council of Saudi Arabian chamber of commerce. C2 stated, “A group of businesswomen started a committee to establish an entity for women, and they did face resistance. Of course, I am not talking about me; I am talking about what I heard.”

Table 7

C2's Background Information

Background information	C2
Family	<ul style="list-style-type: none"> • Well-known family • Born into a business family • Father has a major Role
Education	<ul style="list-style-type: none"> • Educated in Riyadh Saudi Arabia • Training in Saudi and abroad
Career	<ul style="list-style-type: none"> • Work experiences at her family’s business. • Works in the private sector • Active in advocacy groups • Early members of National committee for women

Factors Helping and Hindering the Development of Self-Efficacy among Saudi Arabian Businesswomen.

A description of the Participant's sense of ability to advocate. C2 did not give a direct description of her sense of ability, yet she did stress that the ability to attain goals and overcome challenges to empowerment needs to come from within:

How I empowered myself and developed my skills, I finished my education and was dedicated, yet able to balance between my house and my young kids, and I started working after studying at the university. So when we talk about empowerment, empowerment comes from within. This was an influential factor. I gained my experiences from life. If you know the main factors, you will be able to apply them anywhere in life, but these are the factors. The people who understand these factors—anywhere they go, at any event, at any position—they can lead and empower. Only then they can reach their goals.

She also related her success in advocating for businesswomen's empowerment to the ability to understand the Riyadh regional culture, which according to C2, was different from other regional cultures:

C2: Riyadh is a different region when we talk about women. I took this in strong consideration; that is why we did not face social resistance to our efforts—because we did not instigate it. We walked according to the social values. Here I am not talking about religion. I kept up with it and walked it step by step until it felt safe. That is why we did not face resistance

R: So no one was against the idea itself?

C2: Yes, no resistance to the involvement of women in this fight. In Riyadh we keep up with the social values; we understand them and learned them, and we did not swim against the wave.

In an earlier statement, she did highlight that women who participated in advocating for a women section at the chamber of commerce faced resistance: “A group of businesswomen started a committee to establish an entity for women and they did face resistance Of course, I am not talking about me I am talking about what I heard.” C2 states here that women encountered resistance. “Of course this was the beginning, the beginning of change. They faced resistance; some were afraid, and some of them continued until the establishment of the women section.”

C2 was empowered to advocate by knowing and associating with other businesswomen. This can be seen in her statements about how the resistance faced by earlier businesswomen advocates affected her approach to understanding cultural values and moving towards a more diplomatic strategy of advocacy pursuits. Perhaps this is why C2 believes in the importance of visibility of women: because it creates a role model for other women to follow. She says that her generation did not have that role model, but she hopes that future generations will know that businesswomen advocates exist and that they have a role. “We did not see that model to follow it, but we hope for the new generation to see those models in front of it and not only hear about them or think they are just dreams and ambitions.”

On the other hand, C2 talked about how organizing meetings and setting up committees of businesswomen to talk about their needs have contributed to her ability to advocate: “When we were first established in March 2004, I made a lot of meetings. This is

the most important thing for establishment. I hear from all the businesswomen what their goals from this chamber are, what they need.” Discussing what businesswomen need in meetings has created a space for women to empower one another.

C2 was able to acquire business leadership skills through the opportunity of decision-making in her family business: “I said we are the family in business—from my father to my sister—we are dealing just that way. We are all talking about how we can improve our business.” In this quote, one can see that her family did involve her in the top management decision-making concerning business improvements, which has given C2 the opportunity to gain experiences in top leadership roles in the family business.

C2: O.K, the experience I had for what I have now, it is started not just the school; it started from the house. You know, the environment from our house and my father. We are dealing with the management we know how to deal with, the business we know how to deal with, and for as us, we were educated at the university, then I practiced with my father in work and also with my sisters. Now I have my job that I have. What does “employed it” means?

R: Uhh, implemented.

C2: Yes.

R: So, you have implemented what you...

C2: Yes, yes, what I have from experience of management and also for business.

When asked about her feelings regarding advocating, she talked about the importance of a women’s role in the development of a country, which demonstrates citizenship as well as women’s basic need for independence:

My feelings at first when I saw that the country needed our existence, presence, our

contribution as women... Also, the women need to have a role for the country and for their own. This will support building an entity for women. We are talking about essential things. Women's duties are not just standing by men. No, she can build her own life on the basis of an economic system. She can support her family, support herself-using this economical system. These are the things, the aspects that strongly motivate that I support women to take all their rights that belong to them to reach an economic status that will help them develop their investments.

How the description relates to Bandura's (1995) model of self-efficacy. C2's description of her ability relates to Bandura's model of self-efficacy (1995). According to C2's description, it is evident that she acquired her advocacy skills directly or indirectly through vicarious experiences, verbal persuasion performance accomplishment, and emotional status .

Vicarious Experiences. Being a part of a business family that personally operates their own business gave her the vicarious experience of seeing her father and sisters operate and lead a business. Also, seeing earlier businesswomen advocating for the establishment of the women section has influenced her approach to advocacy.

Verbal Persuasion. From the interview it is not evident that she was told or persuaded by others to advocate. However, her involvement in meetings after the establishment of the women section at the chamber of commerce provided her with the opportunity to hear from other advocates. This impacted her advocacy pursuits as she went about searching for the needs to advocate for. As she stated in her description of how they started," *We started to hear businesswomen. We are not talking only economically we are talking in general.*"

Performance Accomplishment. C2's family business involvement was a factor in the development of her leadership skills, as she stated. In her family business she gained the experiences needed to operate and facilitate decision-making, but not necessarily to advocate and fight for one's rights.

Emotional status. Feeling safe due to the support of the government in her advocacy pursuits, she was able to freely advocate keeping in mind the cultural values of the Riyadh region. When asked what motivated her to advocate, she said, "First, the support of the government." The government here means the king and the royal family, not the public sector. She did state that the educational system, provided by the public government, was passive-- accordingly one can claim that government to her did not mean the public sector. Thus, she learned from other women to play it safe because she knew that the government, the royals, supported her. "We walked according to the social values. Here I am not talking about religion. I keep up with it and walked it step by step until it felt safe. That is why we did not face resistance."

Table 8

C2's Self-Efficacy According to Bandura's (1995) Model

Participant	Self-efficacy principle	Relevant key events
C2	VE	<ul style="list-style-type: none"> • Father as role model • Business Family • Associating with 1st generation
	VP	<ul style="list-style-type: none"> • Involvement in meetings. • Hearing the needs of other business women
	PA	<ul style="list-style-type: none"> • Work experience in her family business
	ES	<ul style="list-style-type: none"> • Citizenship/obligation to change according to cultural values • Government support/royal family

Factors Helping and Hindering.

Factors Helping. C2 identifies the factors helping her self-efficacy as support from the government, having a lot of role models, and involvement in family business decision-making.

For example, when asked about what motivated her advocacy pursuits, she said:

First, the support of the government. If it were not for that support, we could fight but if there was no support ... this was it. There was support by the government to pull women from their transitional role and put them at the highest levels. This was the motivation that I had and a factor that affected me.

It was evident from the interview that C2's family environment has contributed to her self-efficacy development. When she was asked who her role model was in life, she replied that she does not have a particular role model but that she picked up some things from people in her family: "I took from my mother some things, from my father, other things from my brothers I took, people who I met in life, and people who are close to me I took from. But I can't say one particular person only." In contrast to her familial influences, she clearly stated that the educational system was passive: "No, there were no role models. Education, whether me or others are witness that our education dose not have a role it was a passive also." Family business operations provided C2 with an opportunity to obtain vicarious experiences and performance accomplishment. Those elements of Bandura's self-efficacy framework have helped C2 learn how to lead a business by seeing family members lead. Business often involves taking risks and paving the way to maximizing profit by making deals with others. On the contrary, advocating for rights involves taking risks and paving

the way to achieve change.

Furthermore, she was able to be a part of the decision-making. Her participation was, according to her, one strong factor that helped build her experiences. Through her family business involvement, she was able to be a part of the decision-making of important business deals, which eventually facilitated her hands-on training by her father and sisters. She said “ we are the family in business family of my father and my sister we are dealing just that we are talking about how we can improve our business how we can go we would like to have ahhh something for lady we can go and expand the business”

Factors Hindering. C2 identified the factors hindering the development of self-efficacy as the passive role of the educational system, lack of self-efficacy development opportunities in schools, lack of visibility of role models and lack of high quality leadership for women in Saudi Arabia.

C2 highlighted the passive role of the educational system, a system that did not provide her with the opportunity to have role models. She stated that the Saudi Arabian educational system is a system that values “grades” but not necessarily knowledge related to one’s future aspirations. The same system did not facilitate opportunity for her generation to practice and be involved in leadership positions related to the business world. Furthermore, she stressed the importance of visibility of women at events:

We did not see that model to follow it, but we hope for the new generation to see those models in front of it, and not only hear about them or think they are just dreams and ambitions. That they are real and they exist. That Women exists and she has a role, and now we started being visible at events and have started to have a role. Now we are not saying that we only look visible No, this is there, not

extensively apparent, but it's there. Yeah, I am with it with it strongly.

Although public visibility of women in the Riyadh region is taboo, she supports it within limits. On the other hand, according to C2, there is a profound lack of high quality leadership training in the country, at least a hands-on type of leadership training that involves women in the experiences and develops their positive leadership traits. She said:

“In my experience, sadly, we don't have leadership training: in our events, but very shallow. We must have education in this field. I mean people who have those leadership traits, how would they develop them, we should give them experience and we develop them early, not wait until it is too late to build them. It starts from the early development years; we need to teach it to them and give them roles.”

In summary, C2 identifies the factors helping her self-efficacy as the government support, having a lot of role models, and involvement in family business decision-making. In addition, C2 identifies the factors hindering the development of self-efficacy as the passive role of the education system in Saudi, lack of self-efficacy development opportunities in schools, lack of visibility of role models and lack of high quality leadership for women in Saudi Arabia (see Table 8) Knowing all of these factors can provide insight for the policy makers for future reform efforts.

Table 9

Factors Helping and Hindering C2's Self-Efficacy

Helping	<ul style="list-style-type: none">• Government support• Taking after different people around her like mother, father and sisters• Involvement in family business decision-making.
Hindering	<ul style="list-style-type: none">• Passive role of education system in Saudi• Education did not provide self-efficacy development opportunities• Lack of visibility of role models

-
- Lack of high quality leadership for women in Saudi Arabia.
-

C2's Reflections on Generations:

C2 recognized that she is among a second Generational Cohort because she was not part of the group that initiated the women's section. According to her statement in the interview, she heard from the group of women who started it all: "At first I was not involved as I told you before. A group of businesswomen started a committee to establish an entity for women and they did face resistance...after the beginning, ya after the establishment ya but before I don't have a direct role." This was in the context of talking about the role she played as an advocate for businesswomen.

Although, she was focused on the future generation, she did indicate that the Public visibility of women is important to women's development. Her generation was not able to see models of women leaders and walk their footsteps, and she stressed that it is important for her generation to be publicly visible. Furthermore, she indicated that public visibility for the sake of being visible is not the way to go -- public visibility with accomplishment is what women need: "When we talk about the new generation. We did not see that model to follow. But we hope for the new generation to see those models in front of them and not only hear about them or think they are just dreams and ambitions."

On the contrary, C2 talked about organizing meetings and setting up committees of businesswomen for the 1st and 2nd Generational Cohort to talk about businesswomen's needs to solve this problem. "When we were first established in March 2004, I made a lot of meetings. This is the most important thing for establishment. I hear from all the businesswomen what their goals from this chamber are, what they need." The discussions of the needs businesswomen have has created a space for women to empower one another,

a space for the two generations to interact and influence one another.

Table 10

C2's Reflection on Generation

Inf.	Reflection
C2	<ul style="list-style-type: none">• Recognized the work of the 1st Generational Cohort• Obligation to help future generations• Claims her generation did not face resistance because they understand the regional culture and know how to deal with it.• Learned from 1st generation that faced resistance• Her generation did not see role models of women leaders.• Interactions with 1st Generational Cohort through meetings and committee work.

Jeddah Participant Case (J1): 1st Participant 1st Generational Cohort

Background Information. The background information section for J1 will give an overview of the Participant's family status, educational level, and career choices.

Family Status. J1 was born and raised in Jeddah by a father who valued education within a supportive family . She said, "I also had a wonderful father who was all for education; he really cherished education." According to J1, her father had always wanted to be a professor at a university, but was unable to fulfill this goal due to his obligation to his family business at a young age:

He always wanted to be a doctor and he always wanted to be a professor at the university, but he was unlucky because he was in charge of the whole family in business, so he had to drop out of college in his second year.

J1's mother was a stay-at-home mother who valued her daughter's independence: "I also had a fantastic mother—God bless her and God bless her with health—and I have two mentally retarded boys, unfortunately, we are four: the boys are mentally retarded, and a sister." According to J1, her mother was concerned for the well-being of the boys due to their disabilities. She has always reminded her daughters of the importance of being independent, so they can take care of the brothers and themselves:

Because the boys were unfortunate she always advocated the fact that one day, you are going to be in charge of taking care of those boys, so she developed that sense of responsibility in us. That if you get married someday you're gonna be in charge of your own family and dedicated to them [not clear recording] and this might overshadow your sense of responsibility towards your brothers, but if you think about them and you pursue education and you become financially independent, then

these two boys will be eventually need you; you will be there for them. And you know what? All of what she said is happening right now.

Educational Level. J1's highest educational level is a doctorate degree in Human Resources and Organizational Communications from an American university. She also obtained two masters degrees: one in Education Administration and another one in Business Communications, all from American universities. Prior to her education in the United States, J1 obtained a Bachelor's degree in Economics from King Abdul-Aziz University:

J1: I graduated from King Abdul-Aziz University with a Bachelor's degree in economics, and I went to the States, and I got my Master's degree in Education Administration at first because at the time we all knew that we would be going to teach. After I got that Master's, I felt like I was not really accomplishing much, so I got another Master's degree in [not clear] Communication.

R: In what Communication?

J1: In Business Communication.

R: Aha.

J1: After that I was ready for my...to pursue my Ph.D, so I combined Business Communication with Human Resources, and I did the degree. It was called Human Resources and Organizational Communication, because when you are managing and dealing with human resources, you need a lot of communication methods and tools and technology.

In addition, J1 is a certified trainer: "I was a licensed trainer from the Blanch Institute of Training in the States."

Career. J1 worked in “a multi-type of career; I started one thing and then I moved to something else.” When she finished her Doctorate and moved back to Saudi Arabia, she worked at King Abdul-Aziz University. Then she worked in the private sector in various jobs as a consultant and trainer:

I worked at King Abdul-Aziz University in Jeddah as a college professor for almost, almost nine years, through which I assumed a lot of administrative positions in addition to the teaching career that I was keen on continuing and never losing touch with it. After 10 or 11 years I decided to try my luck in the private sector.

Through this she was able to obtain a leadership role in the chamber to advocate women’s rights. Then she became a consultant for a government institution for training and development, before moving on to a non-profit organization. Currently she is the Dean of a new university for women. It is important to highlight that J1 initiated the inclusion of women at the chamber of commerce.

Table 11

Background Information

Background information	J1
Family	<ul style="list-style-type: none"> • Supportive father and mother • Raised to be responsible for disabled brothers • Born into a business family
Education	<ul style="list-style-type: none"> • Obtained a Ph.D and two masters abroad. • Obtained a Bachelor degree from Saudi. • Certified trainer
Career	<ul style="list-style-type: none"> • Multi-type career • Worked in the public sector (professor at a University) • Worked in many administrative positions • Consultant in the private sector • Joined the chamber as an advocate • Worked on projects with the some government agencies

-
- Worked in an NGO.
-

Factors Helping and Hindering the Development of Self-Efficacy among Saudi Arabian Businesswomen.

A description of the Participant's sense of ability to advocate. J1 acknowledges the role of her father in the development of her abilities in a description of her father. She states that her dreams are an extension of his dreams:

A lot of my dreams are an extension of his dreams—God rest his soul—he always wanted to be a doctor, and he always wanted to be a professor at the university, but he was unlucky, because he was in charge of the whole family in business, so he had to drop out of college in his second year.

J1 stated that she is not a businesswoman; she is a facilitator for businesswomen: “I am not a businesswoman, but I am a facilitator. I am a helper, and that’s how I always describe myself. I am a facilitator; I am a helper. I aid women; I assist women, but I don’t compete with women.” Furthermore, she felt destined for such a role in life due to her life path and how her abilities came about. While talking about her role as an advocate for other businesswomen, she said that,

Lots of factors that I encountered in my life have made me what I am today. I would not want to take credit any of it, but as I told you, it is destiny. I felt destined to continue my education. I felt destined to come back again and pass that education on to that generation. I felt destined and obliged to help women who needed help at the time, whether in business or else; I gave that help when I could and I felt destined that I would do something different in pushing them and educating them. She described herself as an advocate advocating for women’s rights by spreading

awareness. She referred to her work as “educating Rita.” When asked what “educating Rita” was, she said it was a symbol of what her role is; her role is to educate women just like the professor in the British movie *Educating Rita*.

The whole movie is called *Educating Rita*. From total ignorance to an educated women; she eventually went to college and got a degree and graduated and became a full-fledged employee with a company instead of just a salon girl. It was a very, very nice movie. It was just to add symbols to educate the women here, and I called them all Rita. Because they all had inquisitive minds but they don’t understand their rights. I really, really advocated the whole idea of teaching them their rights for the first time. I would read the policy and the law and all that stuff, and they would see with their own eyes that there is not anything in the book that says you have no right to do this and you have no rights to do that. It was all culture, and culture can easily change when we stop accepting that culture.

Furthermore, she described herself as a change agent:

I always saw myself as a change agent, and I kept thinking that. I heard it a lot when I was studying in The States. Why do you wanna go back? Why do you wanna go to Saudi Arabia now that you have studied and gotten your degree? Why don’t you just find a good husband and stay here or get a job and stay here? And that is when I started wondering with myself and just asked that question to myself, and I said, Well, I was lucky enough to have gained or gotten this scholarship from the government.

J1 did indicate that her education in the United States contributed tremendously to her sense of ability by giving her the opportunity to meet other women, take leadership roles,

and simply make her think of why she wanted to go back. She felt a sense of citizenship or an obligation to give back to the country that gave her the opportunity to further her education in the first place, through a scholarship—a scholarship that was not common for women at the time, as she indicates:

The government was very, very generous with me throughout my studying years in The States; I was sponsored by the Saudi Arabian government, and I felt like I was really privileged to have that scholarship. My sister and I lived like two princesses there in terms of financial aid.... I also thought if I got this privilege, and the government paid for it, then maybe I should go back and pay back some to the government

Although J1's American education impacted her thinking and advocacy abilities, her experience as a young college student in Saudi Arabia was very influential. When she was asked about role models she encountered during her college years, she talked about a few women who impacted her sense of ability to advocate; some by modeling the way, and some by simply telling her that she could do what she set her mind to. J1 said:

A similar women to me, but she was years and years ahead of me, was Dr. Fatima Alkhateeb, who was the first women to also put similar sights for women's education, and let women learn and work.... She was the first one to say, "Why not employ women to teach instead of those expat teachers?" So the [women's] employment movement in education; you see Fatima Alkhateeb is actually the first woman to "really hold that torch to say let women work in the educational field.

How the description relates to Bandura's (1995) model of self-efficacy.

Vicarious experiences. J1's vicarious experiences are reflected through the strategies she used to advocate for the physical inclusion of women at the chamber. She

describes how the women in charge of the establishment of women's education operated at King Abdul-Aziz University back when the university was for men only:

King Abdul-Aziz University started for men, but for women it was done secretly.

They used to bring the girls in after hours at night; they brought them to study... it started an underground movement of educating women, because at the time a lot of women graduated from high school but they had nowhere to go. They wanted to pursue higher education, and they wanted a university. King Abdul-Aziz University was operating for boys only, and they wanted a women's section until they started. The operation started underground. Really maybe very few knew, that but it was an underground movement where they had a section open for girls.

J1 also recognized an Egyptian women by the name of Hamdiah Zahran as a role model:

This woman has inspired me personally to become what I am today, a Ph.D. holder, to become a change agent, to do something with my life instead of just finding a husband and giving birth to children and that is it. She was an Egyptian women doctor I meet at the university when I was getting my Bachelor's degree in Economics; my class was the first class to graduate with a degree in economics, and she was our head of department. She established the department, attracted us to join the department, and adopted us until we graduated. I heard later on that she was a member of the Egyptian parliament; later on, she became a member of the house of representatives.

A comparison with J1's personal advocacy pursuits finds that she did initiate the physical presence of businesswomen at the chamber of commerce in the same manner as at King Abdul-Aziz University.

Of course the infrastructure at the time was not convenient to receive women, and it was very, very difficult to get them to mix with the men. So, it had to be on a separate day, at a separate time, and with separate employees to service the women. We would open the 3rd floor only to businesswomen to visit me and come to me and talk to me and I would tell them what the chamber was all about and what their role was and how they could utilize their membership under this umbrella to gain this and stuff. It was really a period of time of what I call, educating Rita.

Furthermore, there is a similarity between her approach of recruiting, educating, and empowering businesswomen and Hamdiah Zahran's way of recruiting, educating, and empowering students in the economics department that she established. When J1 described how the Jeddah chamber of commerce initiated the physical presence of women in the chamber, she explicitly pointed out these similarities:

Special thanks to Dr. Hamdiah Zahran, because she inspired me and she was my muse to keep me going and to get me through the hard times during my studies when I was in The States and a hundred miles from home.

According to J1, Dr. Hamdiah Zahran went back to Egypt and became a member in of the "Shura" council, comparable to the parliament. "I heard later on that she was a member of the 'Majlis El-shura' council in the Egyptian parliament; later on she became a member of the 'Majlis El-sha'b' Egyptian senate."

Furthermore, she talked about how she was influenced by the feminist movement in the United States, particularly the feminist, Gloria Steinem. She liked her balanced approach to feminism: how she was pushing not for hating men altogether, but for choice. J1 said:

I lived in the USA for 13 years, during which I met all types of women of all walks of life. American women, North American from Canada, South American, or even from the rest of the world, and I was always intrigued by the women's movement all around, whether in the far east in Russia, in the Middle East, in Canada, in America, Australia, all over...and luckily by living in The States I got to meet tons of those and add their history to reading books and watching movies and my own observations. When I used to live there—but remember this was 1978—when I first went to The States and I joined something called in my university the “campus women's center,” and these women were classified as, or called themselves, feminists, and the feminist movement was really at its height at the time back in the 70's in The States. You don't even have to be lesbian to have to believe in that movement. We wanted to believe in having equal opportunity, equal freedom, and equal choices of all that stuff, and a name that was mentioned all the time as I was Gloria Steinem.

Verbal persuasion. Although J1 did not talk about the effect of verbal persuasion in her advocacy pursuits, she did state clearly that a form of indirect verbal persuasion was carried out by Dr. Hamdiah Zahran, to conduct her education to obtain a Ph.D:

J1: Actually, to tell you the truth, Reem, I just remembered, she used to tell me, “You are a project of a doctor when I was in my second year of college.” (implying that you will be a doctor) She saw something in me that I did not see myself. She really saw something that even in my first year of college, when I was a junior, I would give her a paper or write an exam or something and she would read it and

gives it back and would say, “Good job, future doctor.” She put that idea in my head, and it made me want to pursue my higher education.

Performance Accomplishment. J1 did not talk about previous advocacy experiences in her life at all levels; her only performance accomplishment influence came later, while she was advocating for corporate social responsibility. She talked about how advocating involved planning, then launching, then running the process, then moving on to another cause. In her description she said, “I planned it; in the second year I launched it; and in the third year it was up and running, so I moved on.” She used the same process in her advocacy pursuits of promoting corporate social responsibility.

Emotional status . Emotional status can be detected clearly through J1’s sense of citizenship and her passion for helping Saudi Arabian women know their rights. An example of her citizenship and her feeling of obligation to pay back the kindness of the government’s support of her education is shown clearly in the quote below:

The government was very, very generous with me throughout my studying years in The States. I was a sponsored student by the Saudi Arabian government, and I felt like I was really privileged to have that scholarship. My sister and I lived like two princesses there at the time in terms of financial aid that we received. At the same time, the people at the embassy were quite helpful because we were a very, very small number of women at the time and they were very helpful and very supportive of us. Every time we picked up the phone and asked for something, they would actually send it to us immediately and without any resistance. I thought that if I got this privilege and the government paid for it, maybe I should go back and pay back some to the government.

Furthermore, her passion to promote women in flinging jobs, displays when she talks about when the university was thinking of closing the department:

J1: The students were finding it very difficult to find jobs and because there was nobody trying to help them at the time, we said “maybe not now” and “the future is bright” and “there is huge hope for these girls someday to assume jobs in the private sector.” the university management at first did not buy it, but then we stood up very, very hard to that discussion of eliminating the college. Ironically, Reem, all the girls who are graduating from Arabic language, English literature, geography, history now cannot find jobs, and market is hot for business and economics and marketing and accounting degrees, so the table has turned around 180 degrees. With that in mind I was beginning to hear this whole concept called Saudization, by 1990’s prince Niaf—God bless his soul—started to talk about Saudizaiton because they started to fear the pinch of not having enough jobs for the graduates.

R: Aha

J1: Universities started to put down in the markets tons and tons of graduates who can’t be employed, so they started talking about requalifying the college graduates for the labor market. We figured maybe we are concentrating too much on knowledge and theory and we don’t have enough skills, applied skills to carry on jobs in the private sector, so let’s requalify them to give them the skills to carry on. This is the time I was watching the scene and seeing all the boys getting this through the chambers of commerce but not the girls.

R: Aha

J1: And this is when I got out and made appointments to meet all the people in the

chamber of commerce at the level of the board of directors and the top management, and I convinced them that I can join the chamber of commerce, even as a part time consultant, because at the time they could not even hire me.

J1 felt distant to many significant events in her life, which shows a high sense of faith in that people are placed in this world for a reason. Her reason is to advocate for women's rights: to educate them, but not to be their competitor:

Lots of factors, lots of factors that I encountered in my life that made me what I am today...I would not want to take credit any of it, but as I told you, it is destiny. I felt destined to continue my education I felt destined to come back again and pass that education to that generation. I felt destined and obliged to help women who needed help at the time, whether in business or elsewhere I gave that help when I could, and I felt destined that I would do something different in pushing them and educating them. A lot of them said, "Why don't you run? You could have easily acquired a business license at the time and built a business and say, 'I am a business women' and you nominate yourself'" but I told them, "I am not a business women, but I am a facilitator. I am a helper," and that is how I always saw myself. I am a facilitator. I am a helper. I aid women. I assist women, but I don't compete with women.

Table 12

J1's Self-Efficacy According to Bandura's (1995) Model

Participant	Self-efficacy principle	Relevant key events
J1	VE	<ul style="list-style-type: none"> • Father as role model • Studying abroad • Business Family

	<ul style="list-style-type: none"> • Women advocates as role models • Gloria Steinem • Educating Rita
VP	<ul style="list-style-type: none"> • Fathers role • Professor in college years in Saudi. • Dr. Hamdia Zahran
PA	<ul style="list-style-type: none"> • Education abroad • Experiences working in corporate social responsibility advocacy
ES	<ul style="list-style-type: none"> • Citizenship/ • Obligation to pay back the government for paying for her education through a scholarship. • Obligation to help women find jobs and contributing in the solution of high unemployment among women.

Factors Helping and Hindering.

Factors Helping. J1 identified the factors that helped her develop self-efficacy as family support, her mother's verbal persuasion, education abroad, scholarship opportunities for women, seeing other women role models during her college years, resistance by opposition groups and her father, and her own citizenship to fulfill the government's vision for women development.

Family support and empowerment were clear factors in J1's advocacy pursuits. Her family encouraged her to pursue her educational dream of obtaining a higher education degree from the United States. Furthermore, her mother used verbal persuasion to encourage her to take responsibility for herself as an independent woman who was destined to care for her mentally ill brothers. Her family was overall very supportive, yet at times she did receive pressure from her father to give it all up. But this pressure played a reverse effect in terms of her decision to take his suggestion or leave it. When asked about what made her continue, she replied,

What made me continue despite the resistance and despite the pressure I had from my dad to give it all up and just be happy, and go back to the university and just you know stay as your sister and be a good girl like your sister and just stay with the teaching, stick with teaching is because I was...I always saw myself as a change agent.

Resistance from conservatives or her father who wanted the best for his daughter was a factor also in helping her sense of ability to advocate. She felt the urge, the Emotional status to resist them. Furthermore, she felt compelled to accomplish the king's vision for the country. Being educated abroad raised many questions that according to her made her think of her purpose in life.

Seeing other women strategically play a role in the inclusion of women at the university at which she obtained her undergraduate degree was an additional factor towards her self-efficacy.

Factors Hindering. In general, J1 did not directly identify any factors that hindered her self-efficacy to advocate. Yet at the same time she did not talk about her childhood education at all. She talked about many examples of Bandura's self-efficacy elements in her life, yet mentioned nothing, which concerned the deprivation of one or more of them. This could be for many reasons; perhaps her self-efficacy started to develop at the university, when she felt she was doing well as a student due to Dr. Zahran's continuous encouragement.

In summary, J1 identified the factors helping her development of self-efficacy as family support, her mother's verbal persuasion, education abroad, scholarship opportunities for women, seeing other women role models during her college years, resistance by

opposition groups and her father, and her citizenship to fulfill the government's vision for women development. On the other hand, J1 did not provide direct factors hindering the development of her self-efficacy (see table 13).

Table 13

Factors Helping and Hindering J1's Self-Efficacy

Helping	<ul style="list-style-type: none"> • Family support and her mother's verbal persuasion • Education abroad • Scholarship opportunities for women • Seeing other women role models during her college years. • Resistance by opposition groups and by her father made her more determined to continue. • Wanting to fulfill the government's vision for women development.
Hindering	<ul style="list-style-type: none"> • Did not provide any factors hindering her self-efficacy.

J1's Reflections of Generations

The amount of detailed history that J1 provided situated her among the first Generational Cohort. J1 collaborated with the group of women who initiated the women's physical presence at the chambers.

I approached the chambers of comers at the time because the chamber of comers was carrying on sort of a mission to help with the Saudization process this was like 1991 at the time. And I was I was impressed with the movement the chamber was really carrying on but the women were not a part of that movement so I joined the chamber of comers 1991 and I accomplished a lot through that

Furthermore, she emphasized that her Generational Cohort fought for the following generation and the newer generation of young Saudi women

I know it is just not given to her on a silver platter this is something that a whole

generation my generation fought for it very hard we were crucified we were called names we were shattered to pieces we were really stigmatized even in our honor and our family name.

J1 indicated that knowledge was transferred through events, such as training, forums and conferences,

we started to offer training session or work shops that are not what you would call the usual at the time which was only English and computer that was the only thing we offered for women in any training center for women in the country.

Furthermore, J1 did influence many Saudi businesswomen to learn their rights. She said, “it took me a very long time about many three or four years to convince those women to utilize and come to the chambers and use those services that are available for their counter parts.”. Through those events, knowledge was transferred in a way that she called “*educating Rita*”

Table 14

J1's Reflection on Generation

Inf.	Reflection
J1	<ul style="list-style-type: none"> a. Highlighted that her generation fought for the following generation b. Her generation were crucified, resisted, and stigmatized c. Knowledge to the second generation was transferred through events, training, forums, and conferences.

Jeddah Participant Case (J2): 2nd Participant 2nd Generational Cohort (J2)

Background information. The background information section for J2 will give an overview of the Participant’s family status, education level, and career choices.

Family Status. J2 comes from an open-minded family that raised her and her sisters equally to her brothers. Her father also encouraged her to be all she can be.

I have been raised like that. My father had raised me as an equal to my male brothers and he never told me that I am different or that I am I am less than them, I am just equal. He told me to be all I want to, and he never segregated us I would say. And all the time he was talking to me and my sisters the same way he is addressing our brothers.

Education Level. J2's highest educational level was a doctorate degree in Management obtained from the UK in a joint program between the universities she worked at. The joint program was designed before the King Abdullah Scholarship program, to accommodate students who were unable to live abroad for long periods of time to obtain a degree. It required a committee of two members -- one from Saudi Arabia and another from the UK -- and a few short visits to the UK to meet the UK committee member.

I got my doctorate degree from the U.K, and it was a program with king Abdul-Aziz University. Called the joint supervision. At that time it was available for both females who work at the university and they don't have the chance to travel and get the Ph.D. or masters with full time outside the Kingdom of Saudi Arabia

Career. J2 is a Human Resources professional. Currently, J2 is a Human Resource Director: "Recently I have been promoted to be the HR director for [deleted for confidentiality purposes] for the Middle East. With this post, I am the first lady and the Arab I am the first female to take such position." With this position, she managed to be the first Arab woman in the Middle East to hold such a position in a multi-national corporation. "When I joined the private sector for the first time I did not work for locals I always worked for a multinational company. So you are dealing with people who worked for long long long periods with females." Prior to obtaining her doctoral degree, J2 worked at the

King Abdul-Aziz University, where she practiced Human Resource management for about seven years. When she obtained her doctorate degree she started to be more interested in what was going on outside the university. Thus, she was commissioned as a consultant to the National Commercial Bank where she worked for a year and 3 months. During that time she was consulted to work on the National Bank's performance management system.

I decided to go for the out world challenge and during aam before that before leading the university. The university sent me as a loan professor consultant to the national commercial back where I worked with them for a year and 3 months as a loaned consultant in the bank I started or I [unclear] their performance management system and the talent program.

When her commission finished with the bank, she resigned from King Abdul-Aziz University and started working in the private sector. "Afterwards I resigned from King Abdul-Aziz University and I worked in the private sector." J2 was also a certified lead auditor of ISO 9000, as she stated in the interview: "I am a certified lead auditor from the international standard organization, ISO 9000."

J2 got involved with the chamber of commerce through her Human Resource background and her executive level position in the private sector as a professional. She was appointed by the Jeddah Chamber of Commerce to be a member in the Human Resource Committee. The Committee was formulated to supply former Labor Minister, Dr. Gazi Alqusaibi, may he rest in peace, with the studies needed for labor law reform and other initiatives by the ministry. She was the only women member on the committee. This allowed her to work on the unclear laws regarding women in the workforce: "before that

you have to know that, it is at the beginning of 2007 or probably 2008 the ministry of labor was not clear about the regulation of women in the work ledges”

Table 15

J2's Background Information

Background information	J2
Family	<ul style="list-style-type: none"> a. Open minded family b. Encouraging father c. Raised equal to brothers
Education	<ul style="list-style-type: none"> d. Obtained a Ph.D. from the U.K through a joint program with King Abdul-Aziz University
Career	<ul style="list-style-type: none"> • Human Resource Director for a Multinational company • Resigned from at the University to work in the private sector. • Consultant for the National Commercial Bank • Certified lead editor ISO 9000. • Appointed by the chamber to join the HR committee.

Factors Helping and Hindering the Development of Self-efficacy Among Saudi Arabian Businesswomen.

A description of the Participant sense of ability to advocate.

J2 viewed herself as a Human Resources consultant as illustrated when she described her career. Although she held a Ph.D. she did not view herself as a researcher. She said,

I am in charge of the human resources management in [deleted for confidentiality purposes] . And I am in charge; recently I have been promoted to be the HR director for [deleted for confidentiality purposes] for the Middle East. With this post, I am the first lady and the Arab I am the first female to take such position.

J2 acknowledged the role of her father in the development of her abilities. Her sense of her own ability was derived from how her father raised her. She stated that her father raised her equally to her brothers, and that he taught her that she could be all she wanted to be: “My father had raised me as an equal to my male brothers and he never told me that I am different or that I am I am less than them, I am just equal. He told me to be all I want to.” She also, recognized that her confidence did not come from the educational system; it came from her father. The education she got in Saudi taught her that men are the providers and protectors of women through false and/or weak *hadeeth*, prophet’s teaching, and misinterpreted *Aya*’s, Quran versus

I have been told since I was a young girl that “Men are the protectors and maintainers of women” without the completion of the Aya. They never tell you how they are “*Qa’wa’ moo’na*”. Our educational system taught you that if women a woman slept and her husband is not happy with her, she will be dammed by angels until she wakes up”, then I discovered that this hadith [Mohammad SAAW sayings] is weak, it does not exist.

J2 also recognized and acknowledged the first generation’s efforts as Role models. She and her generation are following in their footsteps: “they faced more difficulties than we faced aaam, we support them we support that all their efforts did not go for another and the generation that followed them is really worth fighting for”. Although J2 did not explicitly state that the support of King Abdallah Bin Abdul-Aziz contributed to her sense of ability, she did mention that King Abdullah supports Saudi women in their developmental endeavors:

I just want to say that women in Saudi Arabia we have received support I would say

during the the the time of King Abdullah, may God bless him with a long life, he is pushing hard for women empowerment, he is doing whatever it takes, for him to honor women and you can see, with shura council, with a lot of women who were given King Abdul-Aziz medallion for service and etc. So he, in his time, it was the first time for Saudi Women to in the industrial zone.

In a later statement, she reflected upon how King Abdullah's support empowered Saudi women: "Meaning without his support with his empowerment without his support, without his belief, it would not have happened. Honestly." Furthermore, she stated that she did get support from her male coworkers at the multinational corporations that she worked for:

I would say it is the support from a male. For example when I joined the private sector for the first time I did not work for locals I always worked for a multinational company. So you are dealing with people who worked for long long long periods with females.

How the description relates to Bandura's (1995) model of self-efficacy.

Vicarious Experiences. J2's father's way of bringing up his children was based on equality, although that might not reflect directly on her self-efficacy. Yet it influenced her views on equality very much. Her father modeled equal gender treatment by expecting both his sons and daughters to achieve equally.

Role models who provided vicarious experiences for J2 were derived from Islamic history and from Saudi women of the previous generation. Although she did not think that the Saudi Arabian educational system provided her with role models, she did indicate that the curriculum touched on pioneering Muslim women in the late Islamic history. J2 also recognized the first generation's efforts as role models and that she and her generation are following in the first generations footsteps: "They faced more difficulties than we faced

aaam, we support them we support that all their efforts did not go for another and the generation that followed them is really worth fighting for.”

Verbal persuasion. Her father played a great role in verbally persuading her to do what she wanted to do. He gave her a feeling of self-efficacy that she can do what she wants, which can be clearly sensed in her statement about his role in her life: “I have been raised like that. My father had raised me as an equal to my male brothers and he never told me that I am different or that I am I am less than them, I am just equal. He told me to be all I want to.” Furthermore, King Abdallah’s support in the national development plans and awards given to women acted as a form of verbal persuasion, encouraging her to become a part of the national development plan and national reform. She was nominated to be a member of a Human Resources committee to do studies for possible labor laws reform:

The chamber of commerce with the committee of human rescuers it is a defiant story. We were volunteers, and we came from different backgrounds aaaam we are all HR professionals and we are working with a hand in hand with the ministry of labor to do aaam some studies and they are doing a lot of workshops they are doing a lot of presentations for free aaam for all the private sector

The fact that she was invited to be a member acts like verbal persuasion. Her efforts which stemmed from her member involvement lead to developing her performance accomplishment aspect of her self-efficacy.

Performance accomplishment. Her sense of ability was also derived from her leadership role as a Human Resource Director as covered in the background section. One great example of her advocacy actions was when she demanded to have face to face

meetings with the men's sections at the Human Resource Fund institution. She described it as ridiculous:

That was honestly a ridiculous thing and remember once when aaam the human resource fund aaaam they they put a regulation that women cannot come to the human resources fund and use the elevator and if they want to use anything from the human resource fund they have to call and somebody will go down and see what they want and immediately they called the manager of the human recourses fund that that was at the time [deleted for confidentiality purposes], and I told him I am coming to your office [deleted for confidentiality purposes] this afternoon and I am going to upstairs and I am going to meet with you and your assistant and I just want to see who is going to stop me from doing that, and I did it

She also worked on various committees and assumed leadership roles prior to her resignation from the university she lectured at.

Emotional Status. J2's sense of ability was also derived from her sense of citizenship and feminist views. She said

Women are going in all the factories right now almost all the factories. In production lines, and they are doing, they are doing, amazing wonderful work, wonderful work. Meaning without his support with his empowerment without his support, without his belief, it would not have happened. Honestly. And we want this support to Continue. We want also for the entire society equally no more than that. We need to be equal. As long I am equal in in in the aaaaam whatever the society need form me then, I have to be equal in the rights as well. Why should I be always a 3th degree or a 4th degree citizen.

Table 16

J2's Self-Efficacy According to Bandura's (1995) Model

Participant	Self-efficacy principle	Relevant key events
J2	VE	<ul style="list-style-type: none"> • Father support • Islamic history
	VP	<ul style="list-style-type: none"> • Fathers influence • King Abdallah's support • Invitations to work on government projects
	PA	<ul style="list-style-type: none"> • Experience in human resources • Work experience throughout her career.
	ES	<ul style="list-style-type: none"> • Citizenship/ • Obligation to help women

Factors Helping and Hindering.

Factors Helping. J2 identified the factors helping her self-efficacy as the resistance to women's equality, the top-bottom approach to empowerment, her up bringing, and her father's support.

The resistance to women's equality was a main factor that helped J2 in her leadership and advocacy pursuits, although she did not state it directly. Yet it can be seen through her demands for equal rights to her male counterparts. For example, she said:

we need, we need them to treat us equal, and it is as simple as that. We need the same facilities, we need more aaam easy procedures, things to make our lives easier instead of having always a governor or aaaah [unclear] somebody else. We want to be equal, we want to be treated equally we want also more freedom to the area of trade and business. I am talking now about the entire population of Saudi Arabia women. If you look to your neighbors like the UAE for example and you look at all

the facilities and you look at all the easy process to establish your own business to get a license here or there you will be amazed if you compare it to the all the obstacles and the non-sense and the bureaucratic processes we have here in Saudi Arabia.

Another factor is the combination of bottom-up and top-bottom efforts of the 1st generation and the policy makers. She said:

but don't you think that just like the previous generation was able to bring in the presence of women in the chamber of commerce they can perhaps change policies for example aaaah last year or the year before part time jobs was not a part of aaah aaaah of labor laws. Now it is, but of course it is a top bottom approach. The minister himself is pro-change.

Family up bringing is a factor that can help increase the self-efficacy of businesswomen leaders and advocates. In the case of J2, the role of her father is evident in her empowerment and the development of her self-efficacy. More than once during the interview, she stated "I have been raised like that. My father had raised me as an equal to my male brothers and he never told me that I am different or that I am I am less than them, I am just equal. He told me to be all I want to"

Factors Hindering. J2 identified the factors hindering the development of self-efficacy as the lack any of the above helping factors, and the lack of self-efficacy development in Saudi Arabian curriculum for women.

A lack of the above can very much be a hindering factor to the self-efficacy of women. Slow outcomes are a hindering factor, she said: "our movement into the politics is still is very slow."

Lack of self-efficacy development in the curriculum in the Saudi Arabian educational system is also a factor that she highlighted during the interview: “what I am interested in is, where their experiences in high schools in college aaaaam that allowed you to practice a leadership role, that later on help build your confidence?”

In summary, J2 identified the factors helping her self-efficacy as the resistance to women’s equality, a top-bottom approach to empowerment, her up bringing, and her father’s support. On the other hand, J2 identified the factors hindering the development of self-efficacy as the lack of all the above helping factors, and the lack of self-efficacy development in Saudi Arabian curriculum for women (see table 16)

Table 17

Factors Helping and Hindering J2's Self-Efficacy

Helping	<ul style="list-style-type: none"> • Resistance to women equality • Top bottom approach to empowerment. • Her up bringing and her father’s support.
Hindering	<ul style="list-style-type: none"> • Lack of the above is hindering • Lack of self-efficacy development in Saudi Arabian curriculum for women.

J2’s Reflections on Generations

J2 acknowledged that she is among a second generation of businesswomen leaders and advocates: “I think I am a second generation, simply because the pioneers as I told you are Dr. Thuraya Obaidthose, who paved some obstacles for us.” Furthermore, she recognized the efforts of the first Generational Cohort, which paved the way for her Generational Cohort. When asked in what way her generation interacted with the previous generation she replied, “ they faced more difficulties than we faced aaam, we support them we support that all their efforts did not go for granted and the generation that followed

them is really worth fighting for.” She also highlighted that her Generational Cohort and the previous Generational Cohort interacted through meetings: “we meet all the time we are supporting them now, we are in contact taking a lot of benefits from them and learning from them and getting more support from the first generation.” She also elaborated on what her generation would like to do for the coming generation of young businesswomen leaders and advocates:

we are trying to pave the way for them aaaah we are making it easier we are trying to start putting solid policies we are showing our selves we are showing their efforts by taking their hands step by step specially with the entrepreneurs now coming in the market we have regular meetings with them we are offering workshops, trainings, aaam different kind of support for the new generation because we believe that they also have a very strong well to make things happen.

She stated that she personally knows women from the first Generational Cohort and elaborated on how that relationship can be beneficial:

well, I think they are specially. [Deleted for confidentiality purposes] Dr. Bondogji was the first women employee at in all Saudi chambers in the whole kingdom. And she is the is the one that started many committees at the chambers, and when you send someone and tell them you will work with Faten you are extremely sure that this person will receive a lot of support and help. I know Faten personally ya.

With interaction comes the influence of one Generational Cohort on the other.

A statement from J2’s interview that I will be analyzing in the following chapter is: “Because change will come with us not with a patient generation.” This reflects the views of her Generational Cohort in her location. I will return to this idea in the next chapter.

Table 18

J2's Reflection on Generation

Inf.	Reflection
J2	<ul style="list-style-type: none"> • Recognized that she is a 2nd Generational Cohort • Recognized the efforts of the 1st generation • Obligation to help future generations, through policy reform and workshops. • Her generation and the previous generation have interacted through meetings. • Showed Respect for the 1st generation • Showed that her generation is not patient

Eastern Provence Participant Case (E1): 1st Participant 1st Generational Cohort

Background information. The background information section for E1 will give an overview of the Participant's family status, education level, and career choices.

Family Status. E1's family is well known in the medical business sector. They own one of the Eastern Province's most well known hospitals: "I started working with my family in the family business. Now we have more than four hospitals and a few clinics." Furthermore, her father was a promoter of women's rights and he valued education a lot, sending her abroad to obtain her education starting in elementary school and continuing all the way through her Ph.D. "My father was always promoting women's education and telling me that I have to help in getting women's rights." Similarly, she talked about how it was her father's decision to send her abroad to study:

E1: I memorized the whole Quran; after I finished learned the Quran, my dad sent me to study abroad.

R: Aha, *Mashallah*, so it was his decision?

E1: Yes, because there were no schools for women at the time, you know.

Education Level. Most of E1's education was not obtained in Saudi Arabia. When

asked about her education, she said, “My elementary, high school, my bachelor’s, my masters, my PhD—all of it was done outside the Kingdom.” Furthermore, she talked about the *Kutab*, a non-formal Quran education that was used prior to women’s education in Saudi Arabia: “The only thing I took in Saudi Arabia was the “Kutab,” the non-formal Quran education to memorize the Quran.” After that, her father sent her to Egypt to obtain her elementary certificate. She obtained her B.S. in sociology with a minor on statistics. Her Masters and Ph.D. were from the United States. The topic of her dissertation focused on the outcome of women’s education on the future workforce, as described by her:

In my dissertation I said very clearly that education is the primary goal; we have to concentrate on it and go into professions, than training people in history and cultural things, like history and geography and so on, because the country is developing and there are many big projects in development the infrastructural support of the country, unless we have professionals who can work on these projects and develop them, will never be able to develop and this is what happened in 1981 when I got my Ph.D.—there was an expectation that women—40,000 women— would graduate but not have jobs.

Career. El is currently the CEO of her family business, overseeing more than four hospitals and a few clinics. Since she took charge of the family business, the number of hospitals and clinics has increased. She also started an all-female company to train women in technology in the 80’s. This company also provided research for remote sectors such as pharmaceuticals, the military, and the chamber of commerce in Riyadh:

I started a company of all females in 1984, and this company was to introduce women to technology and small industry, to get women to build their economic

power. There were 9 women back then. It was called [confidential], and the purpose was to do research on women in the Labor market work sector, especially in industry and commerce in different places because of my research profession also. She was also asked to be a member of various committees in the chamber of commerce and the council of Saudi chamber of commerce, the big umbrella for all Saudi chambers in the region.

Prior to that, she worked for one of the Saudi Arabian ministries as a researcher. That had to end due to her controversial advocacy for women's right, which forced her to move back to the eastern province and work for her family business because that was her only venue.

Table 19

E1's Background Information

Background information	E1
Family	<ul style="list-style-type: none"> • Well-known family in the medical sector • Father support/value education
Education	<ul style="list-style-type: none"> • Obtained her B.S, M.S, & Ph.D in the USA. Studied at a <i>Kutab</i> (informal Quran education) • Obtained the rest of her education abroad (elementary in Egypt)
Career	<ul style="list-style-type: none"> • CEO of her family business • Owned a training business • Owned a research company. • Resigned from the public sector to work at her family business

Factors Helping and Hindering the Development of Self-efficacy Among Saudi Arabian Businesswomen.

A description of the Participant sense of ability to advocate. E1 viewed herself as a researcher. She researched women's status as businesswomen and found the number of businesswomen registered at the chamber of commerce. This helped her in her pursuits to push for the establishment of an eastern businesswomen section of the chamber of commerce during the negotiation process with the decision makers. She said:

So, we had to ask for a meeting with them and I collected how many women, because I am a researcher, so I got the number of registrations in the names of women, and at the time it was a number in the 1000's; I don't remember the exact number. When we came, I was the one who stood up and said look here, either you have to give us [a section] membership with you or we will stop. We will have our own chamber for women.

It is evident here that her sense of confidence was a result of her skill as a researcher. She knew how to get information, she knew her rights, and she was then able to lead others by speaking for the majority of women, asking for a women's section that would offer services for other women.

Furthermore, she acknowledged that her sense of self-efficacy was derived from her family's power in the business world. If it were not for that, she would not have done much: "I am a businesswomen, yes, but if I did not have my family or their business to help and protect me, I would not have been able to do much."

How the description relates to Bandura's (1995) model of self-efficacy.

Vicarious Experiences. E1 obtained her education abroad in countries such as Egypt and the United States. She mentioned well-known names in the American feminist

movement, such as Gloria Steinem and Betty Friedan: “I attended some of their activities as an observer and worked on Robin Morgan workshops.” Her observations of the American feminist movement could have played a big role in her self-efficacy. Bandura (year) said that the self-efficacy of a person performing a task could be obtained by seeing others performing the same task, which he refers to as vicarious experiences.

Verbal Persuasion. Her father played a key role in her advocacy pursuits; his words of encouragements and wisdom impacted her perception of what was around her. He often would tell her to fight for women’s rights and to never be quiet.

E: He was the instigator, actually, and he put faith in me. He always wanted for women to be liberated from the way it is.

R: Can you say that he is your role model?

E1: Yes, of course.

R: In what way was he your role model?

E1: He was my role model in that what he believed in, he worked for. And he said there is nothing impossible. Even when I sometimes say this is impossible to do, meaning for women’s rights and things, he says there is nothing impossible.

Nothing is impossible. If you believe that you are right, he always told me, don’t give up no matter what happens to you.

Performance Accomplishment: From an early age, E1 was put in leadership roles, such as the head of a class during her elementary years and the head of an Arab Student Association chapter during her college years:

I have been always very active. For example, in my elementary I was always ahead of the class. Maybe because I was too nutty...they gave me a part of the class so I

wouldn't act up. When I was in college I was very active in student activities; I did volunteer work; I did leadership work. When I was in the States, I was the head of the Arab Student Association.

This continued when she moved back to Saudi Arabia. Assuming leadership positions was what she believed was best for women's empowerment in Saudi Arabia, according to the research she conducted for her Ph.D.

Emotional status . When asked about her feelings, E1 was confused as to what feelings meant. This was not due to language barrier issues, but perhaps that as an advocate she distanced herself from feelings to move forward in her pursuits:

R: Then can you describe your feelings about pushing for the establishment of the women's section at the chambers of commerce? What did you feel?

E1: My feelings?! What did you say? My feelings? My feelings were that I was very much into women's issues and rights.

One can see her passion for helping Saudi women obtain independence through economic power. She stated this explicitly several times throughout the interview. Her Ph.D. research uncovered that the profound problem of women's unemployment was due to the failure to match educational outcome to workforce need. Her research indicated a future higher unemployment rate for Saudi women if higher education continued providing the workforce with unqualified workers that did not meet the need of the private sector. "I got my Ph.D. there; it was expected that 40,000 women college graduates would not have any job."

Accordingly, when she had the chance she started a business to train women to use technology, which was taboo at the time. Yet she took the chance, because it was a great

opportunity for women to meet the workforce need—government and/or private. Later on, she started moving towards the establishment of a women’s section, which not only would provide jobs for women but also would facilitate the empowerment of businesswomen who would provide future jobs for other women: “I found out that women, to empower women...they have the power of economics; they have the power of becoming independent...I came to realize that the only way to promote women’s right in Saudi Arabia was for them to have economic independence and/or economic power.” As one can see, she indicated a sense of responsibility towards improving the lives of Saudi Arabian women through promoting their economic rights.

Table 20

E1's Self-Efficacy According to Bandura's (1995) Model

Participant	Self-efficacy principle	Relevant key events
E1	VE	<ul style="list-style-type: none"> • Education abroad • Gloria Steinem • Betty Friedan • Robin Morgan
	VP	<ul style="list-style-type: none"> • Father’s encouragement
	PA	<ul style="list-style-type: none"> • A head of the class in elementary • Volunteer in college organizations • Assuming leadership roles in Saudi Arabia
	ES	<ul style="list-style-type: none"> • Citizenship • Obligation for women rights

Factors Helping and Hindering.

Factors Helping. E1 identified the factors helping her development of self-efficacy as education abroad, experiences as a leader, and the power of her family's business.

E1 acknowledges that her education outside of Saudi Arabia has helped her tremendously in developing her self-efficacy; she said, "I think what helped was that I was mostly in the American system. Let's give them this credit. I don't like the American politics in the Middle East, but in the same manner, let's say this one." Furthermore, being positioned as head of the class in her elementary years was a major factor in her development.

She also highlighted that if it were not for her family's empowerment and power in the business world, she would not have been able to accomplish much: "I am a businesswoman, yes, but if I did not have my family or their business that helped and protected me, I would not have been able to do much."

Factors Hindering. E1 did not directly identify factors hindering her self-efficacy development. She did state that the approach of early decision-makers to forming women's committees did hinder the group's work. However, this was specifically about the group not her personal self-efficacy development.

Additionally, she talked about how the early decision makers who created committees at the chamber of commerce did not chose businesswomen to operate the committees, but did include non-businesswomen members in the committees. Those members accordingly did not understand the needs of businesswomen: "But the members that they had, they had some of us businesswomen and some who weren't." Furthermore, she stated that the chamber of commerce was overwhelmed with the meetings and demands

for change in policies to improve the status of businesswomen and did meet the businesswomen's expectations. Although that did not stop E1 from her pursuits, it did cause a group resignation of businesswomen from the committee services.

In summary, E1 identifies the factors helping the development of her self-efficacy as education abroad, experiences as a leader, and the power of her family's business. Although E1 did not directly identify factors, which hindered her self-efficacy development, she did state that the approach of early decision-makers for forming women committees did hinder the group's work, but not her personal self-efficacy development (see Table 20).

Table 21

Factors Helping and Hindering E1's Self-Efficacy

Helping	<ul style="list-style-type: none"> • Education Abroad • Experiences as a leader since a young age. • The power of her family's business
Hindering	<ul style="list-style-type: none"> • Did not provide direct suggestions • Did state that early decision-makers approach of forming women committees did hinder their work, not her self-efficacy to continue.

E1's Reflections of Generations:

According to E1, she was not only among the first generation of businesswomen leaders and advocates. She was among those that initiated communication across main cities. As she was talking about how the physical presence of women was initiated in the chamber, she claimed that she invited businesswomen from Jeddah and Riyadh to visit the eastern province to see what businesswomen in the eastern province are doing. When asked

to clarify if the Jeddah chambers of commerce had a representative working at the chambers, she replied

No, no, no, no, no, no, no, no, they did not they did not have anything we were the ones here in the eastern coast who started it we were the ones who invited them here to come and see some of the business women...and then we invited people from Riyadh to come and see what we are doing and then we went to Jeddah and we make for them a small workshop all right? Not me but some of my colleagues and they made a workshop for them how we are doing and what we are doing and the whole bit. Ok.

Furthermore, newspapers were covering many of her generation's actions. She said "I remember this news article was published was called Dr.[confidential] is attacking the chamber of comers." Although she did not directly suggest the next Generational Cohort were affected by her Generational Cohort's effort, the news, meetings, and training workshops created a space for Generational Cohort influence: "We started working nevertheless, we had our meetings our board of directors and we started by [confidential] educating women."

Table 22

E1's Reflection on Generation

Inf.	Reflection
E1	1. She initiated communication between main cities to join her efforts in establishing a women section in their cities. 2. News was covering her generations efforts negatively

Eastern Provence Participant (E2): 2nd Participant 2nd Generation (E2)

Background information. The background information section for E2 will give an

overview of the Participant's family status, education level, and career choices.

Family Status. E2 was brought up in an open-minded family with a supporting father: "I was raised in an open family, open mentality, my father, he was very supportive for all of us." Also, her husband was very supportive of her development. She said "In addition to that my husband and my new family there all those factors were the backbone for me to be able to have the courage to start something like that."

Education Level. E2's obtained her Ph.D. in Organization Behavior from an American University: "I have a Ph.D. in Organization Behavior I got it from the American University in D.C." She obtained some training in management before earning her Ph.D.:

R: have you taken any training like training and workshops inside or outside the kingdom?

E2: aaam ya but not a lot

R: not a lot?

E2: it is usually not more than one to three days maximum. No official certification training that really. After I finished my Ph.D., No.

R: aaam

E2: a few training programs that were not more than a few days

However, during her graduate work and work in her consultancy firm, she did take courses:

ya I have taken a lot of leadership courses during my masters and Ph.D actually even bachelors degree, it has a lot of focused on leadership aaam even my management consultancy firm, the leaders in my management consultancy firm aaam I have taken also training programs and courses and had so many trainer on leadership coming and giving training through my consultancy firm on leadership,

and I usually either attend or get full exposure on that.

Furthermore, her masters was obtained in the United Kingdom, which she felt was different than the American graduate system

I had my masters in the UK, and I believe that my networking sessions actually the system in British is different than the US. We go by modules and each modules will be all discussing all aspects of each module and so you have a number of experienced businessmen its is not just students who are out of bachelors degree all of them were at the level of senior managers and senior executives, and aaaam the networking of those discussions those two and a half years that I spent in my masters program maybe contributed to 60 or 70 % of all the knowledge that I have. So it is the networking that I got during my masters program. It was much more than my Ph.D. or aaaam part of the work that I, or the exposure that I got from my network.

Career. E2 is an owner of a management consultancy firm, the first Saudi woman to do so. Her firm services small and medium enterprises in Saudi Arabia with a focus on Human Resource projects, quality standards. She described the firm in depth:

I have a management consultancies firm. It focuses on quality management. It serves mainly small and medium enterprises. We had a couple, aaam two projects with large enterprises aaaam but it is usual specifically focused around HR and restructuring of the whole organization and quality management and quality aaaam setting standards for quality certifications. The, as you call it it is the aaaaam first management consultant in Saudi Arabia to be granted for a female. She is also a public speaker on those

topics as she highlighted during the interview, “I have also participated in a lot of conferences all over the world U.S, U.K, Korea, Egypt, aaaaam Indonesia, aaaam Bangkok aaam so many countries, this to name a few

When asked how she became involved with the chamber of commerce in her local region, she mentioned that she started training entrepreneurs at the chamber of commerce:

I started working with entrepreneurs, training entrepreneurs on how start their business and aaaaam I lead a project that was aaaam a joint project between the chamber and one of the banks it was [deleted for confidentiality purposes] aaam it was an entrepreneur training and I started through the chamber to train entrepreneurs on starting their business from home and starting a small business. Aaaam and through that I got in relationship with all the people in the chamber and aaaam when the election was about to come and we were thinking why not include women in the board of directors of the chamber. This all lead to the starting event by working at the elections and unfortunately women did not win the first round, none of us won but I say we succeeded because in the second round two ladies are at the chambers board now.

In this same quote, she unfolded her involvement with the elections process and the inclusion of women in the board, which I will discuss more later..

Table 23

E2's Background Information

Background information	E2
Family	e. Open-minded family f. Supportive father

	g. Supportive husband
Education	h. Obtained Ph.D. from the U.S i. Her Masters from the U.K j. Some training through her consultancy
Career	<ul style="list-style-type: none"> • Owns a consultancy business. (Quality management) • Public speaker • Training entrepreneurs • Nominated for board member at the chamber

Factors Helping and Hindering the Development of Self-efficacy Among Saudi Arabian Businesswomen.

A description of the Participant sense of ability to advocate.

E2 had a high sense of ability in her pursuits of women empowerment. She stated that through her the description of her efforts to train and educate women of their right and by modeling the way.

I started working with entrepreneurs, training entrepreneurs on how start their business and aaaaam I lead a project that was aaaam a joint project between the chamber and one of the banks it was [deleted for confidentiality purposes] aaam it was an entrepreneur training and I started through the chamber to train entrepreneurs on starting their business from home and starting a small business. Aaaaam and through that I got in relationship with all the people in the chamber and aaaam when the election was about to come and we were thinking why not include women in the board of directors of the chamber. This all lead to the starting event by working at the elections and unfortunately women did not win the first round, none of us

won but I say we succeeded because in the second round two ladies are at the chambers board now.

Also,

So, my whole mission when I was speaking of electing myself in the chamber was only to educate those ladies who are already businesswomen or the entrepreneurs who are willing to start business whether they have the money or they have the idea or they need to go to a joint venture or just need to learn how to start a business. My main idea was to educate the group of ladies that we have that are getting into business but with no real basis. So this was the main motivation behind alllllll whatever, if I have done anything the main was to try to educate those ladies because I believe that we have great asset and we just need to make sure that we are doing things the right way not just aaam haphazardly

She also related her sense of ability to her education aboard and networking. As one can see in her description of where she obtained leadership experiences:

I have taken a lot of leadership courses during my masters and Ph.D. actually even bachelor's degree, it has a lot of focused on leadership aaam even my management consultancy firm, the leaders in my management consultancy firm aaam I have taken also training programs and courses and had so many trainer on leadership coming and giving training through my consultancy firm on leadership, and I usually either attend or get full exposure on that... So it is the networking that I got during my master's program. It was much more than my Ph.D. or aaaam part of the work that I,

or the exposure that I got from my network. Because you learn from all the experiences and all the, and all of them have been there for a long time they gave me a lot of courage and a lot of knowledge and they gave me the strength to stand up and give me the believe in what every I am saying and whatever I am doing. So I think to be very specific my master's program was the main aaaaaam factor that gave me the courage and the knowledge

E2 did reflect on the inspiration of Saudi women leaders in her career she said:

my first inspiration was Thuraya Obaid, in the United Nations, she was really my first inspiration and I was for a long period of time I was looking up to her. She is to change the view of women and I was always hoping that I will be able to join and actually I joined AGFUND which is the Arab-Gulf Foundation of the United Nations Development Program, just because I wanted to get that United Nation Exposure that she had.

Also,

I joined AGFUND which is the Arab-Gulf Foundation of the United Nations Development Program, just because I wanted to get that United Nation Exposure that she had. So, I think, and then I met her also in New York and she was a great person and I really got inspired by her and I always talk about her whenever I have, whenever I lecture about entrepreneurship and leadership and women in Saudi so she was a great person and at the same a great aaaaaam leaders, she is one of the pioneers in Saudi. Ya and I think

How the description relates to Bandura's (1995) model of self-efficacy.

Vicarious Experiences. Although she did not think that the Saudi Arabian

educational system provided her with role models, she did indicate that the curriculum

touched on pioneering Muslim women in the late Islamic history:

I recall during my school in Saudi Arabia the roles model that we were exposed to were the the the late history of Islam and as I mentioned we do have a lot who were role models in leadership in business, judicial ...Saida Khadija, Saida Aisha, aaaaam those are the most important two figures that we had in islam. Saida Khadija in business and Saida Aisha social interaction and social leadership for the women at that age. This is during the school years after that you know the different exposures for different people I don't recall names but usually whenever a leadership program you always learn about CEO's aaaaam, General Managers, Manager Directors different figures in different organizations globally, each one will give you a, a, a, different flavor or leadership if I may say. If I may say learning about those great women might have contributed to her self-efficacy by wanting to make a difference just like them.

E2 acknowledged that obtaining an education and training abroad contributed to her self-efficacy through vicarious experiences:

I have taken a lot of leadership courses during my masters and Ph.D. actually even bachelor's degree, it has a lot of focused on leadership aaam even my management consultancy firm, the leaders in my management consultancy firm aaam I have taken also training programs and courses and had so many trainer on leadership coming and giving training through my consultancy firm on leadership, and I usually either attend or get full exposure on that... So it is the networking that I got during my master's program. It was much more than my Ph.D. or aaaam part of the work that I, or the exposure that I got from my network. Because you learn from all

the experiences and all the, and all of them have been there for a long time they gave me a lot of courage and a lot of knowledge and they gave me the strength to stand up and give me the believe in what every I am saying and whatever I am doing. So I think to be very specific my master's program was the main aaaaaam factor that gave me the courage and the knowledge

Interaction with the 1st generation could have contributed to her self-efficacy development through the training she provided and her involvement with the chambers events. Although E2 did state that she was not in full agreement with the approach of the previous Generational Cohort the interaction:

Because, the first phase lasted for quite a long time, but they had their own problems and their own way of thinking and dealing with the situation not only at the chamber on the national level. I am talking about a whole group that were even at the election they were part of also the election. Aaaaam, they have two ladies that participated of that group. But I don't think that they were, aaam I think the main problem that they were not aaaam reading the situation nation-wide correct, they were not keeping the balance and I think the way they are getting into the whole thing was very aggressive. And this is not, this is not the way to deal with the situation in a country that is starting to open doors for ladies. So I think the main approach was not good. Their approach was not suitable to that period of time.

Also, she did look up to Dr. Thuraya Obaid, the first Saudi woman appointed to a leading position in the United Nations. She described her as a role model:

my first inspiration was Thuraya Obaid, in the United Nations, she was really my first inspiration and I was for a long period of time I was looking up to her. She is to

change the view of women and I was always hoping that I will be able to join and actually I joined AGFUND which is the Arab-Gulf Foundation of the United Nations Development Program, just because I wanted to get that United Nation Exposure that she had.

Verbal Persuasion. Her father contributed to her self-efficacy through verbal persuasion. When asked who encouraged and believed in her, she said “of course, [deleted for confidentiality purposes], my father.” She participated in various events such as providing training to businesswomen and interacting with chambers of commerce women employees. She believed these events could provide an environment of thought exchange, exchange which can reflect on the advocacy needed to empower Saudi business women. A great example was her interaction with Dr. Thuraya Obaid:

I joined AGFUND which is the Arab-Gulf Foundation of the United Nations Development Program, just because I wanted to get that United Nation Exposure that she had. So, I think, and then I met her also in New York and she was a great person and I really got inspired by her and I always talk about her whenever I have, whenever I lecture about entrepreneurship and leadership and women in Saudi so she was a great person and at the same a great aaaaam leaders, she is one of the pioneers in Saudi. Ya and I think

Performance Accomplishment. Although she stated that she never took any leadership roles as a young student, she did take a leadership role among businesswomen leaders and advocates. When asked about leadership roles she took as a young student she said, ” roles no, as a student I have not had any leadership roles.” But the work she did as a

consultant involved her even further with the needs of businesswomen and women entrepreneurs. She moved from a consultancy firm to an entrepreneurial trainer to an advocate for women's involvement in the election to the board, all of which accumulated into performance accomplishment:

I started working with entrepreneurs, training entrepreneurs on how start their business and aaaaam I lead a project that was aaaam a joint project between the chamber and one of the banks it was [deleted for confidentiality purposes] aaam it was an entrepreneur training and I started through the chamber to train entrepreneurs on starting their business from home and starting a small business. Aaaaam and through that I got in relationship with all the people in the chamber and aaaaam when the election was about to come and we were thinking why not include women in the board of directors of the chamber. This all lead to the starting event by working at the elections and unfortunately women did not win the first round, none of us won but I say we succeeded because in the second round two ladies are at the chambers board now.

Emotional Status. E2 explicitly stated her main intention to be a businesswomen leader and advocate. She believed that women entrepreneurs needed to be educated and learn about how to deal with their businesses in order to start a business. In other words, her obligation towards other women reflects her citizenship:

So, my whole mission when I was speaking of electing myself in the chamber was only to educate those ladies who are already businesswomen or the entrepreneurs who are willing to start business whether they have the money or they have the idea or they need to go to a joint venture or just need

to learn how to start a business. My main idea was to educate the group of ladies that we have that are getting into business but with no real basis. So this was the main motivation behind allllll whatever, if I have done anything the main was to try to educate those ladies because I believe that we have great asset and we just need to make sure that we are doing things the right way not just aaam haphazardly

Furthermore, she felt that others do not know the contribution of Muslim women, “because a lot of people believe that Islam does not empower women it is the total way around.”

This feeling of being represented as a Muslim women around the world was also a factor in her empowerment.

Table 24

E2's Self-Efficacy According to Bandura's (1995) Model

Participant	Self-efficacy principle	Relevant key events
E2	VE	<ul style="list-style-type: none"> • Father as role model • Interacting with 1st Generational Cohort • Dr. Thuraya Obaid • Muslim women in history • Studying abroad
	VP	<ul style="list-style-type: none"> • Father • Husband • King Abdallah's Support to women
	PA	<ul style="list-style-type: none"> • Consultancy experience • Training women • Election to the board
	ES	<ul style="list-style-type: none"> • Citizenship • Obligation toward women • Misrepresentation as

Factors Helping and Hindering.

Factors Helping. E2 identified the factors helping the development of her self-efficacy as support from the government-King Abdallah's Bin Abdul-Aziz as well as her family support.

When asked about what factor supported her and motivated her to be a leader and an advocate for businesswomen, she said that it was the support from the government represented by King Abdallah Bin Abdul-Aziz, Saudi Arabia's current king:

I believe that we are getting much more support from the King and from the government aaaam things have changed dramatically during the past years and if we give up we would not been able to continue. And I think that the support that we got from King Abdallah specifically is giving us a big push to continue and grow. Regardless of any resistance that we get from anyone whether at the government level or the community level, we got the support of King Abdullah and we need to prove that we are up to that.

When asked to describe the kind of support that increased her self-efficacy, she replied: "it is, obviously in all his speeches that he allows women, specially now that he, the latest thing that the women in the "Shura" Council. This is a great support and this is a great message to the whole country that women can do it."

Although E2 did not state that her family and education abroad did have a positive impact on her self-efficacy to lead and advocate for Saudi businesswomen, one can argue that it did indeed have a positive impact.

Factors Hindering. E2 identified that the main factor hindering her work is the

other women who resist change.

When asked what factors were hindering her efforts, she said that other women who resist change are a hindering factor. She described this as the resistance women fear of negative changes to the basic, cultural values that would change their husbands, fathers, and sons:

I may say the resistance for change from the women side is much more, they believe that we maybe start doing to touch the basics and discipline of the culture and this could change in face their husbands and their fathers and their sons and aaaam in a bad way, I think this is it. And we have always said that the worst enemy for women at least here in our culture, are women.

In summary, E2 identify the factors helping the development of her self-efficacy as the support from the government-King Abdallah's Bin Abdul-Aziz as well as her family support. On the other hand, women who resist change can be a hindering factor to E2. (see Table 24)

Table 25

Factors Helping and Hindering E2's Self-Efficacy

Helping	<ul style="list-style-type: none">• Support from the government -King Abdallah Bin Abdul-Aziz.• Her family support
Hindering	<ul style="list-style-type: none">• Other women who resist change

E2's Reflections Generations:

E2 viewed herself as a member of the second generation of businesswomen leaders and advocates. This perspective can be seen clearly in her reply to the interview question:

"I would say a second phase. Because, the first phase lasted for quite a long time."

According to E2, as a part of the second Generational Cohort, she and the previous generation were not in agreement on approach issues.

They had their own problems and their own way of thinking and dealing with the situation not only at the chamber on the national level. I am talking about a whole group that was even at the election they were part of also the election. Aaaaam, they have two ladies that participated of that group. But I don't think that they were, aaam I think the main problem that they were not aaaam reading the situation nation-wide correct, they were not keeping the balance and I think the way they are getting into the whole thing was very aggressive. And this is not; this is not the way to deal with the situation in a country that is starting to open doors for ladies. So I think the main approach was not good. Their approach was not suitable to that period of time

In the same quote, one can see evidence of interaction between her generation and the previous generation through events such as elections. Furthermore, there were meetings between the two generations as E2 described the ideological differences between the generations. She said:

Honestly when we started aaaaam and I am talking specifically about myself. I started aaaaam as much as I can to meet with them aaaaam to show them that we can't do it alone we are just a continuation of what you started and I was trying to give them that comfort, some of them were ok some of them believed that we are doing it differently but because another generation they need to understand how they are doing it and some of them believed that we are just trying to aaaaam overcome them trying to aaaaaaam aaaaam how can I say that to deceive them and say that they don't know what they did. But aaaaaam but

those people who aaaam as I said believed that we think differently but we are a continuation the only thing that we were able to do that to continue meeting with them and continue aaaaam considering their part on whatever we were doing. Trying to give them comfort that your period is different than our period your generation is different than our generation the poeple that you needed to deal with are different than the people that we deal with currently this is the situation the the the the political situation is much different so aaam we had people who would listen much more than your time so so so some of them were understanding and they would keep the relationship, some of them were just aaaam [unclear] they don't ever care wither we do it or what are we doing.

When asked about how the global women's community impacted her vision of what she can or cannot do, she replied that Dr. Thuraya Obaid, as an international figure, impacted her vision as a role model.

... aaaaam I think it is what I said about Thuraya Obaid, because she is international, she is not local anymore so I think what I just said about Dr. Thuraya Obaid, will for international women. Unless you want someone else?

Both generations were not isolated from one another. As E2 reflected, they worked together on many occasions. During those occasions, information exchanges happened:

to answer your question what we trying to do when we have anything, any event any gathering, those people are never isolated. Those people are always invited and we try to show them that we are all working on one goal. That the presence of them and whatever experience that they have we need to learn from their experiences so. It depends now who will be responsive and who will not be responsive.

Table 26

E2's Reflection on Generation

Inf.	Reflection
E2	<ul style="list-style-type: none"> • Viewed herself as 2nd Generational Cohort • Recognize the 1st generations efforts • Opposes the 1st generations approach to empowerment • Highlighted that the 1st and 2nd Generational Cohort interacted through events, workshops, meetings, and more. • She highlighted that her Generational Cohort need to understand them.

CHAPTER FIVE

Generational Cohort Cross-Case Analysis

In the previous chapter, the results of the cases were reported as individual cases addressing the first research question. The sub-questions inquire into the ways self-efficacy affected the leadership role of Saudi Arabian businesswomen during a time of major local and global change, as well as how this differed by Generational Cohort. The questions will be addressed in this chapter as a multiple-case analysis addressing the overall findings—apparent in the previous chapter—by looking at all six cases. Then in a separate section, the differences between 1st and 2nd Generational Cohort will be addressed (index E)

In order to answer the research question, we need first to present the overall findings of all three cases. It was evident that the self-efficacy scaffold of the Saudi Arabian businesswomen leaders is unstructured. Bandura (1995) suggested that people acquire self-efficacy for a specific task through four principles: vicarious experiences, verbal persuasion, performance accomplishment and emotional status. All six of my Participants have, in one-way or another, gone through an unstructured path to self-efficacy development based on these four principles.

Vicarious Experiences

Five of my Participants (Riyadh C1, Jeddah J1&J2, and Eastern Provence E1&E2) obtained their education outside the Kingdom, the majority of those in the United States, a few in the U.K, and one in Switzerland. These experiences were critical to their development. Each of them described some kind of vicarious experience during their

school years. Some recognized it as a critical experience and some did not.

One can see the effect of vicarious experiences on J1 through the strategies she used to advocate for the physical inclusion of women at the chamber when she describes how the women in charge of the establishment of women's education operated at King Abdul-Aziz University back when the university was for men only:

King Abdul-Aziz University started for men, but for women it was done secretly.

They used to bring the girls in after hours at night; they brought them to study... it started as an underground movement for educating women, because at the time a lot of women graduated from high school but had nowhere to go. They wanted to pursue higher education, and they wanted a university. King Abdul-Aziz University was operating for boys only, and they wanted a women's section. The operation started underground. Maybe very few knew, that but it was an underground movement when they first opened a section for girls.

J1 also recognized an Egyptian woman by the name of Hamdiah Zahran:

This woman has inspired me personally to become what I am today, a Ph.D. holder, to become a change agent, to do something with my life instead of just finding a husband and giving birth to children. She was an Egyptian female doctor I meet at the university when I was getting my Bachelor's degree in economics; my class was the first class to graduate degrees in economics, and she was our head of department. She established the department, attracted us to join it, and adopted us until we graduated. I heard later that she was a member of the Egyptian parliament; later, she became a member of the House of Representatives.

When we compare that with J1's personal advocacy pursuits, we find that she initiated the

physical presence of businesswomen at the chamber of commerce in the same manner as at King Abdul-Aziz University:

Of course the infrastructure at the time was not convenient to receive women, and it was very, very difficult to get them to mix with the men. So, it had to be on a separate day, at a separate time, with separate employees to serve the women. We would open the 3rd floor only to businesswomen to visit me and come to me and talk to me and I would tell them what the chamber was all about, what their role was, and how they could utilize their membership under this umbrella to gain this and stuff. It was really a period of time of what I call 'Educating Rita.'

Furthermore, one can see a similarity between her approach to recruiting, educating, and empowering businesswomen and the Egyptian women's way of recruiting, educating, and empowering students in the economics department that she established. When J1 described how the Jeddah chamber of commerce initiated the physical presence of women in the chamber, she yelled made those similarities apparent:

Special thanks to Dr. Hamdiah Zahran, because she inspired me and was my muse to keep me going and to get me through the hard times during my studies when I was in the States a hundred miles from home.

According to J1, Dr. Hamdiah Zahran went back to Egypt and became a member in the "Shura" council, commonly known as the parliament: "I heard later on that she was a member of the "Majlis El-shura" council in the Egyptian parliament; later on she became a member of the "Majlis El-sha'b" Egyptian senate."

Furthermore, she talked about how she was influenced by the feminist movement in the United States, especially Gloria Steinem. She liked Steinem's balanced approach to feminism— how she was pushing for choice, not for hating men altogether. J1 said:

I lived in the USA for 13 years, during which I met all types of women of all walks of life. American women, North American from Canada, South American, or even from the rest of the world, and I was always intrigued by the women's movement all around, whether in the Far East, in Russia, in the Middle East, in Canada, in America, Australia, all over...and luckily by living in the States I got to meet tons of those and add their history to reading books, watching movies, and my own observations. When I used to live there—but remember this was 1978—when I first went to the States, I joined something called, in my university, the “campus women's center,” and these women were classified as, or called themselves, feminists, and the feminist movement was really at its height at that time in the States. You don't even have to be lesbian to believe in that movement. We believed in having equal opportunity, equal freedom, and equal choices, and a name that was mentioned all the time, as I recall, was Gloria Steinem.

One can see how vicarious experiences were obtained by my Participant in the Eastern province, who was educated abroad. E1 was educated in countries such as Egypt and the United States. During the interview, she mentioned well-known names in the American feminist movement, such as Gloria Steinem and Betty Freidan: “I attended some of their activities as an observer and attended Robin Morgan workshops.” Her observation of the American feminist movement played a big role in her self-efficacy. Bandura (1995) said that the self-efficacy of a person performing a task could be obtained by seeing others

performing the same task, which he refers to as vicarious experience.

On the other hand, when looking at the interviews with the Participants from Riyadh, we find that they put heavy emphasis on their families and early businesswomen advocates. For example, C1 highlighted that her father was her role model; she talked about his influence in her life several times without prompting: “ So, he had a big role in my career life.” When asked about the role model in her life, “Of course, [name, deleted for confidentiality purposes], my father...since, I was a young he was my role model.” Her father was one of the well-known names in business in the region, who led and was a part of many business policy reform efforts. When looking at her own policy reform efforts, one could argue that in her accomplishments, she is following in her father’s footsteps, using a personality that reflects her father’s image.

Furthermore, being a part of a business-oriented family could have given her the vicarious experience that she needed as a successful businesswomen and a reform advocate. Additionally, it could have given her the needed vicarious experiences as a policy reform advocate. Similarly, C2 heavily emphasized the role of family as business owners. The fact that she is in the second Generational Cohort could have an impact on her vicarious experiences as defined in Bandura (1995). Although the Riyadh Participant C2, is a businesswomen leader and a founding member of the National Committee for women, she does not identify as a part of the group of women who pushed for the establishment of the businesswomen section at the Riyadh chamber of commerce. According to her, being a part of a business family that personally operated its own business gave her the vicarious experience of seeing her father and sisters operate and lead a business. Seeing earlier

businesswomen advocates working for the establishment of the women section influenced her approach to advocacy.

Jeddah Participant J2 and The Eastern Provence Participant E2, both of the second Generational Cohort, indicated that in their education in Saudi Arabia they both learned of early Muslim women leaders and scholars. Although both J2 and E2 did not think that the Saudi Arabian educational system provided them with role models, they did indicate that the curriculum touched on pioneering Muslim women in the early Islamic history. The stories of these women acted as role models to J2 and E2.

For example, when J2 was asked in what way the educational system which she attended here or in Saudi Arabia provide her with a role model of women leaders historically or globally, she said:

J2: when I was, as I told you in the Saudi education you will never find any kind or [unclear] to a a a curaguse women who did remarkable work, although in the Islamic 43:00 history we have wonderful examples about women leaders who were aaaah who inspired others and who put I would say a landmark.

R: for example?

J2: for example Al-Shifa'a bint Ady, Alshifa'a bint Ady was appointed by Omar bin Alkhatab as the monitor for the for the for the aaaah commercial activities in Madina, so she was in our current language or definition is a Minister of Commerce.

R: aha

J2: She had the right to go monitor the market; she used to go the market with a stick in her hand to hold the traders accountable.

R: Mashallah

J2: so she was a minister of trade in Omar bin Alkhatab time.

Similarly, E2 stated, “I recall during my school in Saudi Arabia the roles models that we were exposed to were the the the late history of Islam and as I mentioned we do have a lot who were roles models in leadership in business, judicial ...” E2 also recognized the first generation’s efforts as role models and acknowledged that she and her generation were walking the their footsteps: “they faced more difficulties than we faced aaam, we support them we support that all their efforts did not go for another and the generation that followed them is really worth fighting for.”

Accordingly, given the above cross-case analysis of the six cases representing both 1st and 2nd Generational Cohort in the three major regions Riyadh, Jeddah and the Eastern province, the majority of Participants developed their self-efficacy through vicarious experiences through their families and their education.

Table 27

Vicarious Experiences of All Participants According to Generational Cohorts

Participant of 1st Generational Cohort		Participant of 2 nd Generational Cohort	
C1	<ul style="list-style-type: none"> • Father as role model • Studying abroad • Business Family 	C2	<ul style="list-style-type: none"> • Father as role model • Business Family • Associating with 1st generation
J1	<ul style="list-style-type: none"> • Father as role model • Studying abroad • Business Family 	J2	<ul style="list-style-type: none"> • Father support • Islamic history

	<ul style="list-style-type: none"> • Women advocates as role models • Gloria Steinem • Educating Rita 	
E1	<ul style="list-style-type: none"> • Education abroad • Gloria Steinem • Betty Freeman • Robin Morgan 	E2 <ul style="list-style-type: none"> • Father as role model • Interacting with 1st Generational Cohort • Dr. Thuraya Obaid • Muslim women in history • Studying abroad

Verbal Persuasion

There was no evidence provided by the Participants suggesting that they were verbally persuaded to be businesswomen leaders in a structured manner—all were empowered to succeed, but not necessarily as businesswomen leaders. My Jeddah Participant, J1, did not talk about any experiences of verbal persuasion in her advocacy pursuits, but she did state clearly that Dr. Hamdiah Zahran, whom J1 greatly admired, used indirect verbal persuasion to convince her to obtain a Ph.D.:

Actually, to tell you the truth, Reem, I just remembered, she used to tell me, You are a project of a doctor. when I was in my second year of college (Implying that you will be a doctor.) She saw something in me that I did not see myself. She really saw something even in my first year of college. When I was a junior, I would give her a paper or write an exam or something and she would read it and gives it back and would say, “Good job, future doctor.”, She put that idea in my head, and it made me want to pursue my higher education. Similarly, J2 stated that her father told her to be equal to men she said, “He told me to be all I want to, and he never segregated us I would say. And all the time he was talking to me and my sisters the same way he is addressing our brothers.

On the other hand, the father of the Eastern Province Participant played a key role

in her advocacy pursuits; his words of encouragements and wisdom impacted her perception of what was around her. He would often tell her to fight for women's rights and never be quiet:

E1: He was the instigator, actually, and he put faith in me. He always wanted for women to be liberated from the way it is.

R: Can you say that he is your role model?

E1: Yes, of course.

R: In what way was he your role model?

E1: He was my role model in that what he believed in, he worked for. And he said there is nothing impossible. Even when I sometimes said this is impossible to do, meaning for women's rights and things, he said there is nothing impossible.

Nothing is impossible. If you believe that you are right, he always told me, don't give up no matter what happens to you.

Similarly, E2 stated that Her father contributed to her self-efficacy through verbal persuasion. When asked who encouraged and believed in her she said "of course, [Deleted for confidentiality purposes], my father"

Similarly, the Riyadh Participants were not specifically told or persuaded by others to advocate. C1 said that her father pushed her to continue her education, then to do what she wanted: "But my father said no. He said finish your education in its all-official levels then do what you want." His actions conveyed his expectations of her ability and played as verbal persuasion to her, talking her into continuing her education in all its "official levels".

However, C2's involvement in meetings after the establishment of the women section at the Riyadh Chamber of Commerce provided her with the opportunity to hear

from other advocates, which might have impacted her advocacy pursuits. Blackwell (2006) said that the 2nd thread, the women space is a forum for providing an exchange of thoughts and needs that facilitate advocacy among women. Again, that might be due to her being among a 2nd Generational Cohort.

Accordingly, given the above cross-case analysis of the six cases representing both the 1st and 2nd Generational Cohort in the three major regions Riyadh, Jeddah and the Eastern province, the majority of the Participants developed their self-efficacy from the verbal persuasion from their fathers and their educators.

Table 28

Verbal Persuasion of All Participants According to Generational Cohorts

Participant of 1st Generational Cohort		Participant of 2 nd Generational Cohort	
C1	<ul style="list-style-type: none"> • Father's role • Education abroad provided her with encouragement that she was deferent. • Training and development. 	C2	<ul style="list-style-type: none"> • Involvement in meetings. • Hearing the needs of other business women
J1	<ul style="list-style-type: none"> • Father's role • Professor in college years in Saudi. • Dr. Hamdia Zahran 	J2	<ul style="list-style-type: none"> • Father's influence • King Abdallah's support • Invitations to work on government projects
E1	<ul style="list-style-type: none"> • Father's encouragement 	E2	<ul style="list-style-type: none"> • Father • Husband • King Abdallah's Support to women

Performance Accomplishment

All six Participants did not undertake performance accomplishment specifically to become businesswomen advocates. Yet they all, in one-way or another, have been through performance accomplishments to succeed and lead.

J1 did not talk about previous advocacy experiences in her life at all levels; only those which came later, while she was advocating for corporate social responsibility. She talked about how advocating involved planning, then launching, then running the process, then moving on to another cause. In her description, she said: “I planned it; in the second year I launched it; and in the third year it was up and running, so I moved on.” She used the same process in her advocacy pursuits for promoting corporate social responsibility. From an early age, E1 was put in leadership roles, such as the head of a class during her elementary years and the head of an Arab Student Association chapter during her college years:

I have been always very active. For example, in my elementary school I was always ahead of the class. Maybe because I was too nutty...they gave me a part of the class so I wouldn't act up. When I was in college I was very active in student activities; I did volunteer work; I did leadership work. When I was in the States, I was the head of the Arab Student Association.

This continued when she moved back to Saudi Arabia. Assuming leadership positions was what she believed to be best for women's empowerment in Saudi Arabia, according to the research she conducted for her Ph.D.

the Riyadh Participants, C1 obtained her education abroad. She was encouraged to join teams and to learn to be a leader as well as a follower. The effect of her university teamwork activities in her ability to lead committees at the chamber of commerce was strong:

the University was about team work, and anything we work on was a team work.

The teamwork that we used to do in college in all our projects was one of the reasons

why aaaaam the reason of success in working in committees in the chamber of commerce. Aaaaam leading as much as working as a team.

Another performance accomplishment for C1 took place in Saudi Arabia. She learned how to avoid unnecessary resistance in her advocacy persists by keeping a low profile until the culture would become more educated and accepting towards the inclusion of women in the business world. She gave this as an example of the importance of visibility of women, saying, “at first we were keeping a low profile. Ok. Because back then if there was public visibility with it comes resistance and misunderstanding and that will delay our efforts... We should not keep low profile. We need to be out there to encourage young women, and support them. It is now our duties to support those young women to lead by starting investments, led by creativity and innovation, I mean opposite to the previse situation.” This experience equipped C1 to face resistance for her current efforts towards women empowerment and advocacy.”

Similarly, the 2nd Generational Cohort, J2 indicated that working at a multinational corporation has equipped her with the necessary performance accomplishments to allow her to advocate for businesswomen. She said, “When I joined the private sector for the first time I did not work for locals I always worked for a multinational company. So you are dealing with people who worked for long, long, long, periods with females.” Also, she demanded face-to-face meetings with the men’s sections at the Human Resource Fund institution. She described the situation as ridiculous, although her vicarious experiences gave her the skills needed to fight for her right despite resistance. In her description, she said:

That was honestly a ridiculous thing and remember once when aaam the human resource fund aaaam they they put a regulation that women cannot come to the human resources fund and use the elevator and if they want to use anything from the human resources fund they have to call and somebody will go down and see what they want and immediately they called the manager of the human recourses fund that that was at the time [deleted for confidentiality purposes], and I told him I am coming to your office [deleted for confidentiality purposes] this afternoon and I am going to upstairs and I am going to meet with you and your assistant and I just want to see who is going to stop me from doing that, and I did it.

J2 also worked on various committees as covered in her background section. She assumed leadership roles beyond her role as a lecturer at the university prior to her resignation.

Similarly, E2's experience working at her own consultancy firm allowed her to have the necessary skills and knowledge to advocate for other women. She gained these skills and knowledge through first training women on their business rights then by participating in her local chamber of commerce elections to the board of trustees.

In contrast, C2's family business involvement was a factor in the development of her leadership skills. In her family business, she gained the experiences needed to operate and facilitate decision-making, but not necessarily the experiences needed to advocate and fight for one's rights.

Accordingly, given the above cross-case analysis of the six cases representing both the 1st and 2nd Generational Cohort in the three major regions Riyadh, Jeddah and the Eastern province, the majority of the Participants developed their self-efficacy through

performance accomplishment with family business involvement, work experiences, and assuming leadership roles during their formal education.

Table 29

Performance Accomplishments of All Participants According to Generational Cohorts

Participant of 1st Generational Cohort		Participant of 2 nd Generational Cohort	
C1	<ul style="list-style-type: none"> • Education abroad • Teamwork • Avoiding resistance in her empowerment pursuits 	C2	<ul style="list-style-type: none"> • Work experience in her family business
J1	<ul style="list-style-type: none"> • Education abroad • Experiences working in corporate social responsibility advocacy 	J2	<ul style="list-style-type: none"> • Experience in human resources • Work experience throughout her career.
E1	<ul style="list-style-type: none"> • A head of the class in elementary • Volunteer in college organizations • Assuming leadership roles in Saudi Arabia 	E2	<ul style="list-style-type: none"> • Consultancy experience • Training women • Election to the board

Emotional Status

All six Participants demonstrated a high sense of citizenship, which created a deep emotional status and passion for their pursuits. J1's sense of citizenship and her passion for helping Saudi Arabian women understand their rights was present throughout her interview. Her sense of obligation to pay back the kindness of the government's support of her education was shown clearly in the quote below:

The government was very, very generous to me throughout my studies in the States. I was sponsored by the Saudi Arabian government, and I felt like I was really privileged to have that scholarship. My sister and I lived like two princesses there at the time, in terms of the financial aid that we received. At the same time, the people at the embassy were quite helpful because we were a very, very small number of women and they were very helpful and very supportive of us. Every time we picked up the phone and asked for something, they would send it to us immediately and without any resistance. I thought that if I got this privilege and the government paid for it, maybe I should go back and pay back the government.

Furthermore, her passion to promote women with jobs emerged when she talked about a time when the university was thinking of closing the department:

The students were finding it very difficult to find jobs, and because there was nobody trying to help them at the time, we said maybe not now and the future is bright and there is huge hope for these girls someday to assume jobs in the private sector." the university management did not buy it at first, but then we stood up very, very hard to the discussion of eliminating the college. Ironically, Reem, all the girls who are graduating from Arabic language, English literature, geography, history

now cannot find jobs, and market is hot for business and economics and marketing and accounting degrees, so the table has turned around 180 degrees. With that in mind, I was beginning to hear this whole concept called Saudization, from 1990's prince Niaf—God bless his soul—because they started to fear the pinch of not having enough jobs for the graduates.

R: Aha

J1: Universities started to put tons and tons of graduates into the market who couldn't be employed; they started talking about re-qualifying college graduates for the labor market. We figured, maybe we are concentrating too much on knowledge and theory and we don't have enough skills, applied skills to carry out jobs in the private sector, so let's requalify them to give them the skill to carry on. This is the time I was watching the scene and seeing all the boys getting this through the chambers of commerce, but not the girls.

R: Aha

J1: And this is when I got out and made appointments to meet all the people in the chamber of commerce at the level of the board of directors and the top management, and I convinced them that I can join the chamber of commerce, even as a part time consultant, because at the time they could not even hire me.

Furthermore, J1 felt distant to many significant events in her life, which shows a high sense of faith in the fact that people are placed in this world for a reason. She believes the reason she is in this world is to advocate for women's rights: to educate them, but not to be their competitor:

Lots of factors, lots of factors that I encountered in my life made me what I am

today...I would not want to take credit for any of it, but as I told you, it is destiny. I felt destined to continue my education. I felt destined to come back again and pass that education to the next generation. I felt destined and obliged to help women who needed help at the time, whether in business or elsewhere. I gave that help when I could, and I felt destined that I would do something different in pushing them and educating them. A lot of them said, “Why don’t you run? You could have easily acquired a business license at the time and built a business and said, ‘I am a business women’ and ‘you nominate yourself’ but I told them, “I am not a business women, but a facilitator. I am a helper,” and that is how I always saw myself. I am a facilitator. I am a helper. I aid women. I assist women, but I don’t compete with women.

Similarly, E1 from the Eastern Province had a passion for helping Saudi women obtain independence through economic power. She stated this explicitly several time throughout the interview. Her Ph.D. research uncovered the failure of higher education to match educational outcomes to workforce need at the heart of the profound problem of women’s unemployment. Her research indicated a future higher unemployment rate for Saudi women if higher education continued providing the workforce with unqualified workers that did not meet the needs of the private sector: “I got my Ph.D. there; it was expected that 40,000 women college graduates would not have any job.”

Accordingly, when she had the chance, she started a business to train women to use technology. This was a taboo at the time, yet she took the chance because it was a great opportunity for women to meet the workforce needs—government and/or private. Later on, she started moving towards the establishment of a women’s section, which not only

would provide jobs for women but also would facilitate the empowerment of businesswomen who would provide future jobs for other women: “I found out that women, to empower women...they have the power of economics; they have the power of becoming independent...I came to realize that the only way to promote women’s rights in Saudi Arabia was for them to have economic independence and/or economic power.” As one can see, she indicated a sense of responsibility towards improving the lives of Saudi Arabian women through promoting their economic rights.

The Riyadh Participant, C1, also showed a high sense of obligation to enhance the image of Saudi Arabian women internationally from an early age. She believed that perhaps one of the impacts of studying abroad was that she was constantly defending the image of Saudi women to her peers. For example, when she was asked about what impacted her self-efficacy abroad she said,

C2: perhaps only, the only influence was aaaaam ... I mean their views of Saudi. Saudi women cannot do anything you know what I mean?

R: you mean their negative image of Saudi women, that we can’t do.

C2: yes, and I rejected that. They used to be surprised that I was a Saudi women.

And that Saudi women can’t do anything. So, I was pushing that no Saudi women can do and will do and you know what I mean.

The second Generational Cohort also displayed high citizenship. For example, C2 displayed a high sense of citizenship and obligation for organizing and directing women to know their rights and maintain independence by knowing the culture and playing it safe to reach goals. When asked what motivated her to advocate, she said, “First, the support of the

government.” We have to keep in mind that the government here means the king and the royal family, not the public sector.

Similarly, J2’s sense of ability was also derived from her sense of citizenship and feminist views. She said, ”women are going in all the factories right now almost all the factories. In production lines, and they are doing, they are doing, amazing wonderful work, wonderful work. Meaning without his support with his empowerment without his support, without his belief, it would not have happened. Honestly. And we want this support to continued. We want also for the entire society equality no more than that. We need to be equal. As long I am equal in in in the aaaaam whatever the society need form me then I have to be equal in the rights as well. Why should I be always a 3th degree or a 4th Degree citizen.”

Likewise, E2’s obligation towards educating other Saudi women of their rights reflected her citizenship. She said,

So, my whole mission when I was speaking of electing myself in the chamber was only to educate those ladies who are already businesswomen or the entrepreneurs who are willing to start business whether they have the money or they have the idea or they need to go to a joint venture or just need to learn how to start a business. My main idea was to educate the group of ladies that we have that are getting into business but with no real basis. So this was the main motivation behind allllll whatever, if I have done anything the main was to try to educate those ladies because I believe that we have great asset and we just need to make sure that we are doing things the right way not just aaam haphazardly.

Both the 1st and the 2nd Generational Cohorts stressed the importance of strategically defying resistance to women's development by any opposition groups and individuals.

Accordingly, given the above cross-case analysis of the six cases representing both 1st and 2nd Generational Cohort in the three major regions Riyadh, Jeddah and the Eastern province, the majority of the Participants developed their self-efficacy with emotional status through their high sense of citizenship and defiance of resistance by conservative parties.

Finally, after examining all six cases in this cross-case analysis one can argue although there are similarities between both the 1st and the 2nd Generational Cohort. In the following section I will do a cross-case analysis of both Generational Cohort.

Table 30

Emotional Status of all Participants according to Generational Cohorts

Participant of 1st Generational Cohort		Participant of 2 nd Generational Cohort	
C1	<ul style="list-style-type: none"> • Citizenship/ • Obligation to help women • Misrepresentation as a Saudi women • Changing the negative views of Saudi women • The resistance of the Opposition groups. 	C2	<ul style="list-style-type: none"> • Citizenship/ • Obligation to change according to cultural values • Government support/royal family Feeling safe
J1	<ul style="list-style-type: none"> • Citizenship/ • obligation to pay back the government for paying for her education through a scholarship. • Obligation to help women find jobs and contributing in the solution of high unemployment among women. 	J2	<ul style="list-style-type: none"> • Citizenship/ • Obligation to help women
E1	<ul style="list-style-type: none"> • Citizenship • Obligation for women rights 	E2	<ul style="list-style-type: none"> • Citizenship • Obligation toward women • Misrepresentation as a Muslim woman in the world

Table 31

1st Generation Self-Efficacy According to Bandura's (1995) Model

Self- efficacy Principle	C1	J1	E1
VE	<ul style="list-style-type: none"> • Father as role model • Studying abroad- Team work. • Business Family 	<ul style="list-style-type: none"> • Father as role model • Studying abroad • Business Family • Women advocates as role models • Dr. Alkhateeb & Dr. Gabani. • Gloria Steinem • Educating Rita 	<ul style="list-style-type: none"> • Education abroad • Gloria Steinem • Betty Freidan • Robin Morgan
VP	<ul style="list-style-type: none"> • Fathers role • Education abroad provided her with encouragement that she was different. • Training and development. 	<ul style="list-style-type: none"> • Fathers role • Education Abroad- Campus women association. • Professor in college years in Saudi- Dr. Hamdia Zahran 	<ul style="list-style-type: none"> • Fathers role
PA	<ul style="list-style-type: none"> • Education abroad • Teamwork • Avoiding resistance in her empowerment pursuits 	<ul style="list-style-type: none"> • Education abroad- Campus women association. • Experiences working in corporate social responsibility advocacy 	<ul style="list-style-type: none"> • A head of the class in elementary • Education Abroad- Volunteer in college organizations. • Assuming leadership roles in Saudi Arabia
ES	<ul style="list-style-type: none"> • Citizenship/obligation to change • Misrepresentation as a Saudi women • Changing the negative views of Saudi women • The resistance of the Opposition groups. 	<ul style="list-style-type: none"> • Citizenship/obligation to pay back the government for paying for her education through a scholarship. • Obligation to help women find jobs and contributing in the solution of high unemployment among women. 	<ul style="list-style-type: none"> • Citizenship • Obligation for women rights

Table 32

2nd Generation Self-Efficacy According to Bandura's (1995) Model

Self- efficacy Principle	C2	J2	E2
VE	<ul style="list-style-type: none"> • Father's role • Business Family • Interaction with 1st generation 	<ul style="list-style-type: none"> • Father's role • Islamic history • Interaction with 1st generation 	<ul style="list-style-type: none"> • Father's role • Interacting with 1st Generational Cohort • Dr. Thuraya Obaid • Islamic history • Studying abroad
VP	<ul style="list-style-type: none"> • Involvement in meetings. • Hearing the needs of other business women 	<ul style="list-style-type: none"> • Father's influence • King Abdallah's support • Invitations to work on government projects 	<ul style="list-style-type: none"> • Father • Husband • King Abdallah's Support to women
PA	<ul style="list-style-type: none"> • Work experience in her family business 	<ul style="list-style-type: none"> • Experience in human resources • Work experience throughout her career. 	<ul style="list-style-type: none"> • Consultancy experience • Training women • Election to the board
ES	<ul style="list-style-type: none"> • Citizenship/obligation to change according to cultural values • Government support/royal family • Feeling safe 	<ul style="list-style-type: none"> • Citizenship/Obligation • Feminism views 	<ul style="list-style-type: none"> • Citizenship • Obligation toward women • Misrepresentation of Muslim women in the world

Cross-case analysis of the factors helping and hindering the Participant's self-efficacy

The majority of the first Generational Cohort identified education abroad as a factor that helped the development of their self-efficacy. For example, C1 indicated that she developed a level of citizenship while abroad, as well as an understanding of the needs of businesswomen that she now and felt obligated to advocate for. When asked about the role her education played in the level of her self-efficacy, she said, "of course, my educational background have helped me not abstain, and with the overall picture I was encouraged to continue. The picture of needs, the needs of businesswomen to have an entity, I was encouraged to continue." The encouragement of teamwork equipped her with the social skills she needed to work in the chamber's committee's "the University was about team work, anything we work on was a team work."

J1 also reflected on her education in the United States through the scholarship program provided by the government,

When I was living in the states the word Global was not really used that much we would say international but during my life in the states I lived there for almost 13 years.

R: 30 or 13?

J1: 13 years, during which I met all types of women of all walks of life American women, north American from Canada, south American, or even from the rest of the world and I was always intrigued by the women movement all around whether in the far east in Russia, in the middle east in Canada in America, Australia, all over and luckily by living in the states I got to meet tons of those and adding their history in

addition of course to reading books and watching movies and always going through this. But the time I used to live there but remember this was the 1978 when I first went to the states and I joined something called in my university called the campus women center and these women were classified or called themselves as feminists and the feminist movement was really at its height at the time back in the 70's in the states you don't even have to be lesbian to have or believe in that movement we wanted to believe in the fact that in equality in having equal opportunity equal freedom equal choices all that stuff and a name that was mentioned all the time at the time as I recall was Gloria Steinem

E1 also reflected on her education abroad: "I think what helped was that I was mostly in the American system. Let's give them this credit. I don't like the American politics in the Middle East, but in the same manner, let's say this one."

Two of the Participants reported that resistance by opposition groups helped increase their emotional status (Bandura, 1995) in terms of an increase in their feelings to fight for their rights. C1 reported one factor that helped build self-efficacy in her: the feeling that the criteria of choosing committee members must change to serve the intended group, and should not be just for show, or a tactic used by opposition group to dismantle the efforts of the committee. "That is what is going on in ministries, forming committees, ok committees of consultants you know a group of consultants for various ministries. If this is present it is a good idea however we must work on the criteria for choosing members need to be done properly all voices must be represented. and giving them the true chance to represent their voice not just for show. For example in the ministry of labor to some extent looks right."

J1 described the pressure and resistance she faced, "What made me continue despite

the resistance and despite the pressure I had from my dad to give it all up and just be happy, and go back to the university and just you know stay as your sister and be a good girl like your sister and just stay with the teaching, stick with teaching is because I was...I always saw myself as a change agent.” She described how her generation paved the road for the generations to come: “my generation fought for it very hard we were crucified we were called names we were shattered to pieces we were really stigmatized even in our honor and our family name.”

On the other hand, the second Generation reported government support as a factor helping the development of their self-efficacy. For example, when C2 was asked about what motivated her in her advocacy pursuits, she said, “First, the support of the government. If it were not for that support, we could fight but if there was no support ... this was it. There was support by the government to pull women from their transitional role and put them at the highest levels. This was the motivation that I had and a factor that affected me.” Also, J2 reflected on the importance of having a combination of bottom-up and top-bottom efforts between the 1st generation and the policy makers: “but don’t you think that just like the previous generation was able to bring in the presence of women in the chamber of commerce they can perhaps change policies for example aaaah last year or the year before part time jobs was not a part of aaah aaaah of labor laws. Now it is, but of course it is a top bottom approach. The minister himself is pro-change.” Having a pro-change minister of labor impacted her self-efficacy.

E2 also reported governmental support as a helping factor. When E2 was asked what factor supported her and motivated her to be a leader and an advocate for businesswomen, she said the support from the government represented by King Abdallah

Bin Abdul-Aziz, Saudi Arabia's current king:

I believe that we are getting much more support from the King and from the government aaaam things have changed dramatically during the past years and if we give up we would not been able to continue. And I think that the support that we got from King Abdallah specifically is giving us a big push to continue and grow. Regardless of any resistance that we get from anyone whether at the government level or the community level, we got the support of King Abdullah and we need to prove that we are up to that.” When asked to describe the kind of support that increased her self-efficacy she replied “it is, obviously in all his speeches that he allows women, especially now that he, the latest thing that the women in the “Shura” Council. This is a great support and this is a great message to the whole country that women can do it.

All three Participants from the second generation reported family support as a factor helping their self-efficacy development. For example, when C2 was asked who her role model in life was, she replied that she does not have a particular role model, but that she picked up good habits from the people in her family “I took from my mother some things, from my father, other things from my brothers.”

According to C2, the family business operations provided her with an opportunity to obtain vicarious experiences and performance accomplishment. These elements of Bandura's

(1995) Self-efficacy have helped C2 learn how to lead a business by watching her family members. Business often involves taking risks and paving the way to maximizing profit by making deals with others. On the contrary, advocating for rights involves taking risks and

paving the way to achieve change. Furthermore, she was able to be a part of the family business decision-making. Her participation was, according to her, one strong factor that helped build her experiences. Through her family business involvement, she was able to be a part of the decision-making of important business deals, which eventually facilitated her hands-on training by her father and sisters.

Similarly, J2's family up-bringing is a factor that helped increase her self-efficacy as a businesswomen leader and advocate. The role of her father is evident in her empowerment and the development of her self-efficacy. She stated more than once during the interview that "I have been raised like that. My father had raised me as an equal to my male brothers and he never told me that I am different or that I am I am less than them, I am just equal. He told me to be all I want to."

E2 repeated the theme of fatherly support in her description of her family support,

"Since I was very young I always heard from my father, you can do it you can make it aaaam you have it all you will be something really big one day and then it continued with my husband he from day one he fully supports me and he believed that aaam , if I want anything I can do it and I can make it because I got all the ingredients to do it. and this is really continuance on a daily basis if I may say so so there are not specific stories that I can say the only thing that I can say the elections the aaam although my husband was supporting me all the time he meant not to show up at the day of the elections just to tell people and send a message that I am doing it because I cannot because my husband is helping me. Although it was obvious that that I have family support to be there but he just wanted to give a message that she can do it alone.

One large factor hindering the development of self-efficacy for the first generation was the lack of successful criteria for the formation of the committees to promote women by the decision makers. C1 reported that committee formation did not represent the people the committee was established to serve, which hindered her development of self-efficacy:

For example, you find the people that the committee was established for, are missing, not represented. They instead appoint academics. It is ok to put academics and experts no problems but appoint the people whose issue is the topic. To have a balanced voice and that and women are a part representing other women. Depending on the reason behind the establishment of the committee are represented, that be youth, women, men, disabled all those represented.

E1 reported a similar situation that hindered the work of the group, but not her own personal self-efficacy. She did not give direct statements on factors hindering her self-efficacy, but rather talked about how early decision makers who created committees at the chamber of commerce did not chose businesswomen to operate the committees, and instead included non-businesswomen members in the committees. These members accordingly did not understand the needs of businesswomen: “But the members that they had, they had some of us businesswomen and some who weren’t.” Furthermore, she stated that the chamber of commerce was overwhelmed with meetings and demands for change in policies to improve the status of businesswomen and meet the businesswomen’s expectations. Although that did not stop E1 from her pursuits, it did cause many businesswomen to resign from committee services.

The first Generational Cohort did not report passive education as a hindering factor of their self-efficacy. However, they indicated their opinion about the education system as a lacking important empowerment tools to businesswomen.

The second Generational Cohort, on the other hand, reported a passive role of education in the Saudi Arabian educational curriculum. For example, C2 highlighted the passive role of the educational system, a system that did not provide her with the opportunity to have role models. She stated that the Saudi Arabian educational system is a system that values “grades” but not necessarily knowledge related to one’s future aspirations. The same system did not facilitate opportunity for her generation to practice and be involved in leadership positions related to the business world. Furthermore, she stressed the importance of visibility of women at events:

We did not see that model to follow it, but we hope for the new generation to see those models in front of it, and not only hear about them or think they are just dreams and ambitions. That they are real and they exist. That women exists and she has a role, and now we started being visible at events and have started to have a role. Now we are not saying that we only look visible No, this is there, not extensively apparent, but it’s there.

Yeah, I am with it with it strongly.

Although public visibility of women in the Riyadh region is a taboo, C2 supports it within limits.

On the other hand, according to C2, there is a profound lack of high quality leadership training in the country, at least a lack of hands-on type of leadership training that involves women in relevant experiences to develop their positive leadership traits. She said, “In my experience, sadly, we don’t have leadership training: in our events, but very

shallow. We must have education in this field. I mean people who have those leadership traits, how would they develop them, we should give them experience and we develop them early, not wait until it is too late to build them. It starts from the early development years; we need to teach it to them and give them roles.”

Similarly, J2 stated that the lack self-efficacy development curriculum in the Saudi Arabian educational system is also a factor that she has highlighted during the interview, she said “what I am interested in is, were there experiences in high schools in college aaaaam that allowed you to practice a leadership role, that later on help build your confidence.?” (see Table 32)

Table 33

Cross-Case Analysis of Factors Helping and Hindering Self-Efficacy of All Six Participants

Generational Cohort	Participant	Helping	Hindering
1st Generational Cohort	C1	<ul style="list-style-type: none"> • Education abroad • Resistance • Teamwork building in college • Education supporting creative thinking, analyzing, being out of the norm and innovation • Work experiences in the private sector 	<ul style="list-style-type: none"> • The criteria of choosing advocacy committees • Lack of representatives of the main group that specialized committees was created for.
	J1	<ul style="list-style-type: none"> • Family support and her mother’s verbal persuasion • Education abroad 	<ul style="list-style-type: none"> • Did not provide any factors hindering her self-efficacy.

		<ul style="list-style-type: none"> Scholarship opportunities for women Seeing other women role models during her college years. Resistance by opposition groups and by her father made her more determined to continue. Wanting to fulfill the government's vision for women development. 	
2 nd Generational Cohort	E1	<ul style="list-style-type: none"> Education Abroad Experiences as a leader since a young age. The power of her families business 	<ul style="list-style-type: none"> Did not provide direct suggestions Did state that early decision-makers approach of forming women committees did hinder their work, not self-efficacy to continue
	C2	<ul style="list-style-type: none"> Government support Taking after different people around her like mother, father and sisters Involvement in family business decision-making. 	<ul style="list-style-type: none"> Passive role of education system in Saudi Education did not provide self-efficacy development opportunities Lack of visibility of role models Lack of high quality leadership for women in Saudi Arabia.
	J2	<ul style="list-style-type: none"> Resistance to women equality Top bottom approach to empowerment. Her upbringing and father's support. 	<ul style="list-style-type: none"> Lack of the above is hindering Lack of self-efficacy development in Saudi Arabian curriculum for women.

E2	<ul style="list-style-type: none"> • Support from the government -King Abdallah's Ben Abdul-Aziz. • Her family support 	<ul style="list-style-type: none"> • Other women who resi change
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First vs. Second Generational Cohort

There are many similarities between the first and the second generation of Saudi business leaders and advocates that could have been acquired for various reasons. However, the 1st and 2nd generations differ in their approach to women's empowerment in the business world. In this section I will start with a discussion of the similarities and differences as relevant to the interviews and literature review. But before I start the cross-case analysis of the six cases it is important to highlight the biases belonging to each generation.

Ryder (1965) suggested that a cohort of people can share a set of distinctive events and individual character similarities and make up the cohort, which can be later studied in a cross-case analysis of a given population within social change. Furthermore, he argued that successive cohort development is dependent on education, group socialization, and personal experience. Most importantly to my study, he argued that age or generation does not link people to a specific category. Thus, a cohort can be seen as a small group. For the purpose of the study, a Generational Cohort was determined, by the establishment of a women's section that providing Chamber of Commerce services to other businesswomen. This event does differ from one geographical location to the other. In the following paragraphs, a cross-case analysis will argue that despite the many similarities between both generations, they still differ in their approach.

Both 1st and 2nd generations have obtained their education abroad. C1, J1, J2, E1, and E2 studied in the United States and/or Europe. C2 acquired training abroad, but not an academic degree. Furthermore, J1, J2, E1, and E2 are all highly educated with Ph.D. degrees. C1 has a B.A. from a European university and C2 has a B.A. from a Saudi Arabian university. Such similarities yield that higher education is important in the development of self-efficacy in both generations. The goals and future aspirations of all the women interviewed from the 1st generation who were educated abroad did not differ from those of the 2nd generation. C1, the only Participant who obtained her education in Saudi Arabia, had a future aspiration to be the Saudi Arabian King's Advisor: "I would like to attain to be an advisor for the king" J2 also aspired to be a Saudi Arabian Minister: "it is a dream for me to be the first Saudi Minister."

The findings of a study (Sylvia, Grund, Kimminau, Ahmed, Marr, and Cooper, 2010) done on rural women leaders by a group of researchers looking into the causes of leadership development, it was found that the sources of those women's success in becoming leaders of their community was mostly attributed to education. The research was done using individual interviews of 25 rural women leaders, as well as a survey of 133 women respondents. The interviews showed that the Participants saw themselves as lifelong learners. The Participants also identified the role of their educational experiences and the role of their teachers as role models. The survey yielded similar results to my interviews. Thus, one can argue that since the 1st and 2nd generation of businesswomen leaders and advocates were highly educated, it is necessary to provide a semi-structured self-leadership development program to insure the development of self-efficacy among

future business women. Development of future businesswomen would also manifest the next generation of businesswomen leaders and advocates.

Furthermore, when looking at another article using Banduras' (1995) theory, Barclay, Mellor, Bulger, and Kath (2007) examined the gender effect on the vicarious experience of union members' leadership self-efficacy. They sampled 412 members of an American union using a survey. The survey was sent to the members whose ages ranged from 18 to 73. The results showed that similarity of gender within the group increases the vicarious experiences' influence on self-efficacy. These results highlight how the Saudi Arabian "women sphere" described by Le Renard (2008) of the same gender has created a space for vicarious experiences among the Saudi Arabian businesswomen leaders and professionals of both generations. According to Blackwell (2006), interactions through events, workshops, forums, and conferences are necessary in women's development and empowerment efforts because they allow information flow through networking and "women sphere" as described by Le Renard (2008).

All six of Participants from both generations demonstrated a high sense of citizenship and obligation to give back to their country through the empowerment of other women in the economy and through policy reform. For example, J1 from the first generation stated that she was advocating because it was time to give back to her country for funding on her education abroad. When asked about what made her continue her advocacy efforts despite resistance, she replied:

At the same time the people at the embassy were quite helpful because we were very very small number of women at the time and they were very helpful and very supportive to us every time we pick up the phone and ask for something they would

actually send it to us immediately and without any resistance ah ah ah I also thought if I got this privilege and the government paid for it maybe I should go back and pay back some to the government and when.

When asked about her feelings regarding advocating, C2 of the second generation talked about the importance of a women's role in the development of a country, which demonstrates citizenship as well as a basic need of independence as a women:

My feelings at first when I saw that the country needed our existence, presence, our contribution as women... Also, the women need to have a role for the country and for their own. This will support building an entity for women. We are talking about essential things. Women's duties are not just standing by men. No, she can build her own life on the basis of an economic system. She can support her family, support herself-using this economical system. These are the things, the aspects that strongly motivate that I support women to take all their rights that belong to them to reach an economic status that will help them develop their investments.

J2 of the second generation provided another example of these women's resistance to being a second-class citizen. She reflected on one of the incidents that happened to her with a well-known Simi-government agency, where she clearly stressed that she is a citizen: "I told him, you are supposed to serve the private sector and I represent my company and so I am sorry you are there to help and serve me don't say that you cannot talk to me in your office, because it is not your office it is a government office and I am one of the citizens."

Amelie Le Renard (2008) suggested that segregation helped develop a female category, which she called a "Women Sphere." In the same article, she highlighted the presence of the Islamic revival movement, what is called *Sahwa* in Arabic (Le Renard,

2008). This movement is the product of the influence of the Islamic brotherhood (*Ikhwan Muslimin*) that was founded in Egypt many years ago. It is important to note that the Islamic Revival Movement has been historically against any social, organizational, or political reforms that would benefit Muslim women. Such negative views supported by the Islamic revival movement and not by the King, might have contributed to Bandura's (1995) self-efficacy development among Saudi businesswomen leaders in both generations through the physiological and emotional status principle. This principle can be translated to citizenship, or the fear of completely losing one's rights. This fear or citizenship could contribute to the development of self-efficacy as demonstrated in the above interview excerpts.

Another similarity between both generations was their obligation to empower other women. This obligation, was highlighted throughout the interviews, by multiple Participants. For example, J1 of the first generation said, "I felt distant to come back again and pass that education to that generation I felt distant to help women who needed help at the time whether in business or else I gave that help when I could and I felt distant I would do something different in pushing them and educating them."

Similarly, when C1 of the first generation was asked how her generation started the women's section, she talked about why they did it:

it started with a committee. A committee called, the Women's Cultural Committee, through the Riyadh Chamber of Commerce and Industry. The reason and goal behind it was to know if women need an entity that supports them in the investment sector.

Likewise, E1 of the first generation described her career: "to get her to build her economic power we established a company by, there were 9 women back then it was

called [confidential] and the purpose was to do research on women in aaah what you call it aaah, That is in the Labor market work sector.”

The 2nd Generational Cohort had similar reflections on their obligation to women empowerment and development. For example, J2 said:

we are trying to pave the way for them aaaah we are making it easier we are trying to start putting solid policies we are showing ourselves we are showing their efforts by taking their hand step by step, especially with the entrepreneurs now coming in the market we have regular meetings with them we are offering workshops, training, aaaam different kind of support for the new generation because we believe that they also have a very strong will to make things happen

C2 implied the same obligation in her reflection on her generation’s intentions:

Because we want women to first gain the confidence. No matter how many decisions and policies that we come out unless women do that she it moved and participated and had a role. Why the marginalization of women simply because she is a women. She has a role when she feels that she is involved in this decision-making and implementation. When we do that then we can say we have created women who gradually will achieve the goal electing myself in the chamber was only to educate those ladies who are already businesswomen or the entrepreneurs who are willing to start business whether they have the money or they have the idea or they need to go to a joint venture or just need to learn how to start a business. My main idea was to educate the group of ladies that we have that are getting into business but with no real basis.

The above similarities between both the 1st and 2nd generations could be due to the

influence of one generation on the other through vicarious experiences and verbal persuasion as Bandura (1995) suggested. Although the influence is evident in the many examples above, both Generational Cohort still differ in their approaches.

The first Generational Cohort believe that the second Generational Cohort approach toward women empowerment is not the right approach. A great example from the first generation comes from J1 from Jeddah, who said:

but the the the aspect of educating them and teacher them and raising their awareness and the aspect of networking and connecting them together and bring the together and also having them to voice their problems and their needs and and their desire to change in some areas of the business is not happening “*lilasaf*” with apologies I say that with all regrets that the educating Rita is not there anymore even if some chambers like the chambers of Jeddah believe that they don’t need a center for women particularly and the women can just walking in and can be hired as their counter parts I still think Reem that we still have some women who want the interface they want a section for them not quite comfortable walking in and dealing with the men in a direct fashion. It would still be useful at least in the next probably 10 or 8 years to have an interface to have a center for them just particularly for them to come and set in a comfortable environment have a cup of coffee maybe talk to gather maybe have an event for women I know a lot of the women in the chamber of comers in Jeddah they don’t believe in the segregation and the separation I understand that and I am all for it but if the women themselves in the community still want that why deprive her of her right just because I force her to be with the men. If she is not ready to come set a lot side with a man in order to learn can’t I provide her

with another alternative just for the sake of educating her. I think it is a small price to pay even temporarily let's just conceder it a save God only knows how long it will last but it is just a save to provide her with her rights to to have the same advantages to have the same know how to have the same knowledge instead of forcing her to come and sit side to side with men and then have her turn her back and just say NO I am not ready for this and I think this is what happened what's happening in Jeddah for those women. But a lot of them, we collected around "Khadija bint khuailied" have been discouraged because "Khadija bint khuwailied" is not at that interface anymore it is at the pace where you know women come together every three years to through what we call a "montada Khadija bint khuwailied" "the KBK conference" and they say that they do research God only knows what sort of research they are doing.

Another example comes from the Eastern province from the second Generational Cohort.

E2 described her views of the first Generational Cohort:

the first phase lasted for quite a long time, but they had their own problems and their own way of thinking and dealing with the situation not only at the chamber on the national level. I am talking about a whole group that were even at the election they were part of also the election. Aaaaam, they have two ladies that participated of that group. But I don't think that they were, aaam I think the main problem that they were not aaaam reading the situation nationwide correct, they were not keeping the balance and I think the way they are getting into the whole thing was very aggressive. And this is not, this is not the way to deal with the situation in a country that is starting to open doors for ladies. So I think the main approach was not good. Their approach

was not suitable to that period of time

In feminist theory, a “generation” or “wave” refers to differing feminist movements. In our case, these would be the first and second Generational Cohort of businesswomen as defined earlier. Byers and Crocket (2012) suggested that a generation is linked to ages, and or area where a wave cohort is linked to ideology. They also argued that the second wave or generation of feminists were in resistance to some of the first wave’s or generation ideology. Again, this is similar to the case of the first and second Generational Cohort of Saudi businesswomen leaders and advocates. In addition, they also highlighted that there are three waves of feminists. The third wave of feminists tended to have their own ideology, but still adopted some of the 2nd wave of feminist ideology. Perhaps a third Generational Cohort exists in the case of this study, especially since J1 reflected on the fact the young college student generation at this time and age are taking their efforts for granted.

When linking the above argument to Bandura’s self-efficacy, one can argue that generations and or wave cohorts do learn from each other directly or indirectly, creating more self-efficacies in a group (Byers and Crocket, 2012) but differing in ideology and approach.

Table 34

Cross-case analysis of Two-Generational Cohort of the Six Participants Reflections on Generations

Inf.	Reflection	Inf.	Reflection
C1	<ul style="list-style-type: none"> • Viewed herself as a 1st generation • Obligation towards the next generation and future ones because no one was listening to them • Interactions with the following generations through: forums, conferences training and speaking events. 	C2	<ul style="list-style-type: none"> • Recognized the work of the 1st Generational Cohort • Obligation to help future generations • Claims her generation did not face resistance because they understand the regional culture and know how to deal with it. • Learned from 1st generation that faced resistance • Her generation did not see role models of women leaders. • Interactions with 1st Generational Cohort through meetings and committee work.
J1	<ul style="list-style-type: none"> • Highlighted that her generation fought for the following generation • Her generation were crucified, resisted, and stigmatized • Knowledge to the second generation was transferred through events, training, forums, and conferences. 	J2	<ul style="list-style-type: none"> • Recognized that she is a 2nd Generational Cohort • Recognized the efforts of the 1st generation • Obligation to help future generations, through policy reform and workshops. • Her generation and the previous generation have interacted through meetings. • Showed Respect for the 1st generation • Showed that her generation is not patient
E1	<ul style="list-style-type: none"> • She initiated communication between main cities to join her efforts in establishing a women section in their cities. • News was covering her generations efforts negatively 	E2	<ul style="list-style-type: none"> • Viewed herself as 2nd Generational Cohort • Recognize the 1st generations efforts • Opposes the 1st generations approach to empowerment • Highlighted that the 1st and 2nd Generational Cohort interacted through events, workshops, meetings, and more. • She highlighted that her Generational Cohort need to understand them.

Given the above cross-case analysis, one can argue the following:

- Obtaining education abroad created space for the development of leadership among Saudi Arabian businesswomen leaders.
- The father's role in the self-efficacy of Saudi businesswomen advocates was crucial.
- High citizenship and obligation to help other women was a factor helping the self-efficacy of businesswomen.
- The local Saudi Arabian educational system did not provide the Saudi businesswomen with the skills they needed for their current roles, at that time.
- The family environment provides Saudi businesswomen leaders the opportunity to acquire self-efficacy as leaders.
- Resistance by conservatives increased the emotional status among Saudi businesswomen leaders to use all means possible to advocate for their rights.
- The current government supports women but lacks structured intervention to insure the manifestation of well-informed Saudi businesswomen advocates in the future. Advocates that know the work of the previous generations.
- Although the 1st and 2nd generation are similar in their goals of women empowerment, they differ in their views on the approach.

Accordingly, and to answer the second research question, one can say that Saudi businesswomen took a major role in developing their own self-efficacy in an unstructured way to empower themselves and other Saudi women in a time of major change, both locally and globally.

CHAPTER SIX

Conclusion and Recommendations

Leadership on the part of women in the business sector of Saudi Arabia has attracted intense interest from local and governmental leaders. A prime example has been the establishment of the National Committee for Women (NCW), founded in 2004, as well as the election of Saudi businesswomen to the board of directors at the Jeddah Chamber of Commerce.

Interestingly, this effort was predated by the efforts of a small number of Saudi women leaders who actively argued and pressed for their inclusion in the Chambers of Commerce. How did these women see this kind of advocacy as possible? What did they see as furthering (as well as hindering) their sense of ability (or self-efficacy) in pressing for this agenda? In what way did the two Generational Cohort of women leaders and advocates differ and how did they affect one another?

Given such significant national developments, research on the self-efficacy component of leadership among Saudi Arabian businesswomen could further the government's future educational and economic efforts to empower women, as well as produce the next generation of Saudi businesswomen leaders. This study has the specific intent of understanding and analyzing what women who were early advocates of empowerment in Saudi businesses identify as the most important factors in helping and

hindering the development of their self-efficacy towards advocating a larger role for women across two Generational Cohort.

This study attempted to explore the self-efficacy of Saudi businesswomen leaders and to contribute to the literature focusing on Saudi Arabian women leaders. Through Bandura's (1995) self-efficacy framework, much was learned about those women leaders who advocated for the rights of Saudi businesswomen. Focus was given to how these leaders attained their self-efficacy and what they chose to do with it. Such valuable insights can benefit any further empowerment efforts for the next generation of women leaders at the global and local levels.

Last but not least it is important to note that I realize the limitations as well as the advantages of this study. One of the limitations was the geographical distance between myself and the participants, which was overcome by modern technology (Skype), and by phone. Financial constraints, such as the cost of traveling from the U.S to Riyadh, Dammam, and Jeddah to interview the participants, can be minimized through this technology.

Also, the previous relationship between myself and some of the participants could be both a limitation and an advantage. However, an "emic" perspective is as important as the "etic," and can add a lot to this area of study (Marin & Marin, 1991). Furthermore, from a cross-cultural perspective and due to the private nature of Saudi Arabian women's "sphere" (Le Renard, 2008) in general, the information that will be attained can be very valuable due to my "emic" perspective. However, even with these limitations, the information that was provided is very important as a pilot study for future research.

This research is of great benefit for future studies on the topic of future Saudi Arabian women in the educational system, as well as research on how Saudi Arabian businesswomen create their sets of self-efficacy within small advocacy groups. In general, this study provided a great benefit for documentation and synthesizing of historical facts. It provided a tool of current analysis and for future reform initiatives in pursuit of Saudi women and their further development in business.

The majority of Participants highlighted that the Saudi Arabian educational system did not facilitate the development of women's self-efficacy in business and/or as business leaders and advocates. They said that it did not give them the skills they needed in their careers as businesswomen and professionals. Moreover, in the current time there is a lack of quality training for top leadership roles.

Also, obtaining education abroad created space for the development of leadership among Saudi Arabian businesswomen leaders. For example, C2 from the second generation suggested at the end of the interview that leadership training must start from an early age:

Sadly, we don't have leadership training in our events but very shallow. We must have education in this field. I mean people who have those leadership traits, how would they develop them, we give them experience and we develop early not wait until it is too late to build them. It starts from the early development years we need to teach it to them and give them roles.

C2's suggestion not only gives an insight on what needs to be done in terms of leadership training, but also gives significance to the findings of this research. One can

clearly see in her question “ I mean people who have those leadership traits, how would they develop them”.

Now we know in detail how the Participants were able to be self-efficacious in advocating for other women in the business world. This is a type of advocacy that needed high confidence level and leadership. These women were able to obtain their self-efficacy as leaders advocating for businesswomen rights through family support, education, role models, citizenship, recent government support and the urge to defy the resistance to their empowerment.

By knowing such important factors that helped and/or hindered the self-efficacy of the Participants, we know that creating a semi-structured mentorship program for young women could be a great tool in creating the next generation of successful businesswomen. Also, through the findings we know now that the current government does support women but lacks structured intervention to insure the manifestation of well-informed Saudi businesswomen advocates in the future. As J1 highlighted, the future generations don’t know about what the previous one has done because no one is documenting their efforts:

Unfortunately, also Reem we don’t have people to document this history this is something I feel so sorry for Reem I am not a writer I am not a researcher at this point I am still as I told you I am an educator, am a trainer I am a facilitator this is what I see my role and this is doing really well but I am not a writer. We need somebody with a historian inclination or or just somebody to write “hada elkalam ysajilha litareekh” this and record it in history....

yeah it is, yeah I know it is just not given to her on a silver platter this is something that a whole generation my generation fought for it very hard we were crucified we

were called names we were shattered to pieces we were really stigmatized even in our honor and our family name. To acquire these rights and to get all to gain all these gains for a college graduate in my [confidential] and think that she can easily land a job because of her qualification I am sorry but she needs to know why is she lucky enough to get this job. She has to know the history she has to know who done it for her who paved the road who paved the way for her. And this is what I intend to do probably in the next 10 years of God blessed me with the health and life.

By documenting the effort of the first and second generations of businesswomen advocates, this study contributes to the current needs of the first generation and to the mentorship program curriculum design where the future generation can learn about the previous generation and perhaps can see them as role models. Role models can play as the vicarious experiences principle of self-efficacy (Bandura, 2005).

Finally, we know that the 1st and 2nd generation are similar in their goals of women empowerment but differ in their views on the approach.

Recommendations

The results and findings in chapters five and six suggest the importance and need to the following recommendations:

1. The Saudi Arabian educational system needs to facilitate a structured self-efficacy development program for young Saudi women to attain early intervention in the effort to promote the creation of new Saudi businesswomen leaders according to the government's vision for the development of Saudi women.

2. The Women's Sections of the Chamber of Commerce and Industry need to join ventures in the above efforts by providing young Saudi Arabian women with the opportunity to develop their self-efficacy through performance accomplishment, vicarious experiences, and verbal persuasion through semi- structured self-efficacy development programs.
3. Governmental institutions and semi-governmental institutions providing assistance and resources for women who are interested in being entrepreneurs need to provide outreach programs that are not only based on awareness, but on a semi-structured self-efficacy development by providing future entrepreneurs with the opportunity to develop to develop according to Bandura's (1995) principles.
4. Future research needs to be done concerning how to design a semi-structured self-efficacy development mentorship program according to the world's best practices in this area and match it to fit the Saudi Arabian culture and religion.
5. Research on best mentorship programs for women empowerment as entrepreneurs can be beneficial for the manifestation of the next generating of leaders and advocates.
6. Future research needs to study cases according to a three-generational/cohort development of businesswomen leaders. The very existence of the 1st and 2nd Generational Cohort might have provided stronger vicarious experiences for following Generational Cohort or perhaps provided an opportunity for Saudi women who were not able to obtain education abroad and see other women leaders.

7. The unexpected findings in the data provided the researcher with new concepts worthy of exploring in other research on Saudi businesswomen leaders, for example:

- a. High use of symbolism among the Participants.
- b. Voluntarily providing a lot of historical facts around their development pursuits.
- c. Their views on globalization and its impact on their efforts

Many developmental suggestions provided by the Participants that could make a great research topic to improve policy reform for Saudi businesswomen.

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Appendix A: Interview Questions

Type of Question	Stage or Principle or theme	Interview Questions	Feed's to Research question
Background	Career/ Business	<ul style="list-style-type: none"> Describe the type of business/or career you operate? <ul style="list-style-type: none"> How long did you operate it? 	N/A
	Education	<ul style="list-style-type: none"> What is your highest educational level? And where did you attain it? <ul style="list-style-type: none"> In what ways have you broadened your education and knowledge since your last formal education? 	N/A
	Career/ Business	<ul style="list-style-type: none"> Tell me about how you got involved as an early proponent of the inclusion of women in Chambers? What was your role? <ul style="list-style-type: none"> Is there anything more about the story behind the establishment of a businesswomen section at the chambers of commerce that you would like to share? 	N/A
	Education Career Business	<ul style="list-style-type: none"> In your opinion what factors have contributed to you're confidence level in your pursuits of businesswomen empowerment? 	Q1
Self-Efficacy	Career/ Physical and or	<ul style="list-style-type: none"> Describe your feelings about pushing for the 	Q1

Framework	emotional status	<p>establishment of the women section at the chambers of comers?</p> <ul style="list-style-type: none"> ○ In what ways was that affected by the regional culture and your educational background at the time? 	
	Mastery experiences/ Performance Accomplishment	<ul style="list-style-type: none"> • Describe previous experiences that could have contributed to your confidence in your pursuits of Saudi women empowerment in business? <ul style="list-style-type: none"> ○ Can you give specific example? Such as while in high school and/or college did you participate in leadership roles? And/ or in your first job or business (in the case of women with more than one business)? 	Q1(a,b)
	Education/ 4 principles	<ul style="list-style-type: none"> • In what way has your educational system impacted your current confidence in your ability to empower Saudi Arabian women through pushing for the establishment of the women section at your regional chambers of comers and industry? <ul style="list-style-type: none"> ○ Can you give specific examples? 	
	Vicarious Experiences	<ul style="list-style-type: none"> • Who would you concenter as a role model in your pursuits for businesswomen empowerment? <ul style="list-style-type: none"> ○ If none, whom 	Q1. (b) Q2

	<p>would you conceder as a role model in life in general?</p> <ul style="list-style-type: none"> ○ In what way did the role model impact your confidence level in your ability? ○ Can you provide Specific examples? 	
Vicarious Experiences/ Verbal or social persuasion	<ul style="list-style-type: none"> • Describe how global women empowerment leaders have impacted your vision of what can or cannot be done to empower Saudi women in business? <ul style="list-style-type: none"> ○ Can you give specific examples of specific leaders? 	Q.1(a,b) Q.2
Vicarious Experiences	<ul style="list-style-type: none"> • Do you agree with that notion of public visibility and to what extent do you think it is important? <ul style="list-style-type: none"> ○ Can you describe how the public visibility of Saudi women might have impacted your efforts? ○ Can you provide specific examples? 	Q. 1 (a, b) Q.2
Education/ Vicarious Experiences	<ul style="list-style-type: none"> • In what way did the educational system in which you have attended provide you with a role model of women leaders historically or globally? • Can you give specific examples of specific stories? 	Q.1 (a,b) Q2
Social or Verbal Persuasion	<ul style="list-style-type: none"> • If there is, describe a person in your life that believed in your ability to empower others and told 	Q.1 (a,b)

		<p>you that you can?</p> <ul style="list-style-type: none"> ○ In what way did they show that they believed in your ability to impact other women? 	
	4 principles	<ul style="list-style-type: none"> • Would you say that the global world have encouraged you in your empowerment efforts as a businesswomen, professional or activist? 	Q.1(a,b)
	Education/ 4 principles	<ul style="list-style-type: none"> • In what way has the educational system have provided you with the encouragement and verbal persuasion that helped increase your self-confidence in your current efforts of women empowerment and business policy reform? 	Q.1(a,b)
	Generation	<ul style="list-style-type: none"> • Would you describe your self as a 1st or 2nd generation of women advocate? 	Q2
	Generation	<ul style="list-style-type: none"> • in what way did your generation interact with the other generation? 	Q2
	Generation	<ul style="list-style-type: none"> • In what way did your generation influences the other Generation? 	Q2
Wrap-up's	N/A	<ul style="list-style-type: none"> • Please describe any forms of resistance by the local officials and /or culture upon the establishment of the ladies sections at the chambers of commerce? a. What made you continue with your efforts despite the resistance? 	Q.1
	N/A	<ul style="list-style-type: none"> • In this time of change locally and globally what leadership role do you 	N/A

	intend to take and why?	
N/A	<ul style="list-style-type: none"> What is your future plans for businesswomen empowerment? 	N/A
N/A	<ul style="list-style-type: none"> In your opinion what do you think should be done by the government to facilitate the manifestation of Saudi businesswomen leaders? b. Do you plan to take initiative in pushing for what you think should be done? 	Q1
N/A	<ul style="list-style-type: none"> Would you like to add anything that you might think is relevant to this study? 	N/A

Appendix C: Sample Consent Form

Participant Consent Form

The purpose of this research study is to explore the self-efficacy of Saudi businesswomen leaders and to contribute to the literature focusing on the Saudi Arabian women leaders. Much can be learned about Saudi women leaders advocating for businesswomen. Focus will be given on how these leaders attained their self-efficacy and what they chose to do with it. Such valuable insights will benefit any further empowerment efforts for the next generation of women leaders at a global and a local level. Dr. John Yun, Associate Professor, The Gevirtz School, UCSB (805-893- 2342/ jyun@education.ucsb.edu), and Reem A. Alfrayan, doctoral candidate, The Gevirtz School, UCSB are conducting the study.

You have been identified for an interview because of your current and/or former participation in the advocacy of businesswomen empowerment in the chambers of commerce and industry of your region. The interview questions will focus on your role, your experiences, and your thoughts of the initiation of businesswomen sections at your local chambers of comers and industry. The questions provide an opportunity to discuss how you obtained your self-efficacy, how you see this kind of advocacy as possible? What did you see as furthering (as well as hindering) your sense of ability (or efficacy) in pressing for businesswomen empowerment agenda.

If you agree to participate in this study, I will digitally record our 60 minute interview. Your responses will be captured for later transcription and your identity will remain confidential. I will also be taking notes during the interview to collect additional data. There are no foreseeable risks to your participation in this study. Your identity will be confidential and will not be traced back to you. Furthermore, the recording will be kept with the researcher on her computer with an assigned password and will not be destroyed after the research for possible further research. Additionally, participating in this study is completely voluntary, and the interview will be scheduled in such a way as to minimize any inconvenience to you. If you choose to be in the study, and feel any discomfort as a result of participating, you can change your mind and withdraw from the study at any time. If you want, the electronic audio file in which you appear, to be withdrawn from the study, you can request this at any time by contacting Dr. John Yun, even after the interview has been completed.

The results of this study may help improve the knowledge of the manifestation of future Saudi businesswomen leaders. In addition, the study may shed light on issues related to educational reform and economical empowerment of Saudi women.

All electronic copies of interview transcripts will be password protected. Paper copies of interview transcripts will be kept in a locked file cabinet in the office of Dr. John Yun.

You will not receive any payment for participating in this study.

For additional information about this study, please contact Dr. John Yun, Associate Professor, The Gevirtz School, UCSB (805-893- 2342/ jyun@education.ucsb.edu), If you have questions regarding your rights as a research participant, contact the staff of the

Human Subjects Committee in UCSB's Office of Research at (805) 893-3807, or e-mail graham@omni.ucsb.edu.

If any questions you have about this research have been answered to your satisfaction, and you would like to participate in the research, please print your name and sign below.

In addition, please indicate whether you would like the opportunity to review transcripts of your interviews before they are included in publications or presentations.

☐ I waive my right to review interview transcripts before they are included in research reports.

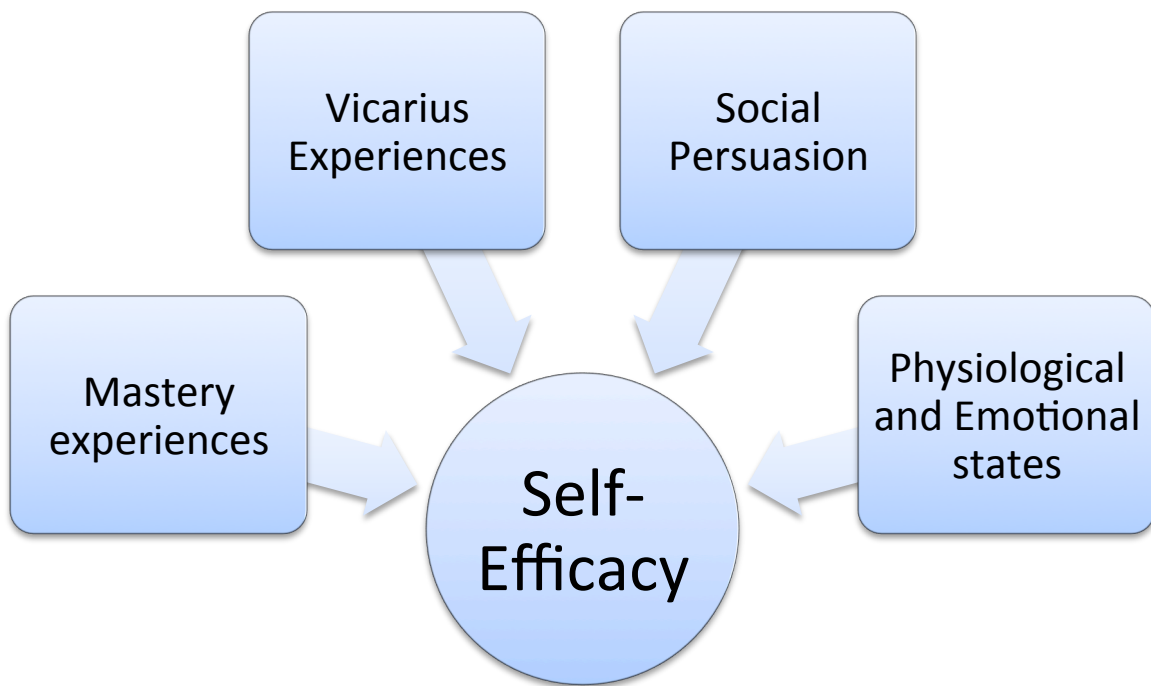
☐ I would like to review interview transcripts before they are included in research reports.

Name of Participant

Signature of Participant

Date

Appendix C: Bandura's Self-efficacy Model (1995)



Appendix D: Sample of interview

E2: Eastern Provence 2 Interview

(Second Generational Cohort)

Greetings in Arabic (the Participant was not able to sign the consent form before her interview due to being in vacation. The consent form will be sent after her vacation)

R: would you like the interview to be conducted in English or in Arabic?

E2: what ever you like?

R: then English so it is easier for me to transcribe later?

E2: Sure.

[Echo in voice resulted in recalling the participant]

(Researcher Started off by going over the content of the consent form)

R: So, the first question is, Describe the type of business/or career you operate?

E2: ok, I have a management consultancies firm. It focuses on quality management. It 8:00 serves mainly small and medium enterprises. We had a couple, aaam two projects with large enterprises aaaam but it is usual specifically focused around HR and restructuring of the whole organization and quality management and quality aaaam setting standards for quality certifications. The, as you call it it is the aaaaam first management consultant in Saudi Arabia to be granted for a female.

R: you mean operated by a female? Or targeted to female?

E2: No, Licensed for a female

R: aha, OK, and how long did you operate the business?

E2: aaaaam, it has been around for around 8 to 9 years.

R: What is your highest educational level? And where did you attain it?

9:00 E2: I have a Ph.D in Organization behavior I got it from the American University in D.C.

R: In what ways have you broadened your education and knowledge since your last formal education?

E2: aaam mainly, mainly it was through the projects and the exposure. In addition to attending conferences and seminars every now and then. I have also participated in a lot of conferences all over the world U.S, U.K, Korea, Egypt, aaaaam Indonesia, aaam Bangkok aaam so many countries this to name a few. I have participated in those conferences so in order to participate you need to prepare paperwork and prepare presentations

R: aha

10:00 E2: presentations for the seminars aaaaam those were main areas the exposure aaam I think very very very extremely beneficial even much more the conferences and seminar some times the exposure you get through the organizations that you deal with and working of course.

R: have you taken any training like training and workshops inside or outside the kingdom?

E2: aaaaam ya but not a lot

R: not a lot?

E2: it is usually not more than one to three days maximum. No official certification training that really. After I finished my Ph.D, No.

R: aaam

E2: a few training programs that were not more than a few days.

R: aaam Tell me about how you got involved as an early proponent of the inclusion of 11:00 women in Chambers? What was your role?

E2: aaam after I got the license for my office for my firm, for my management consultancy firm. Aaaaam through that I started working with entrepreneurs, training entrepreneurs on how start their business and aaaaam I lead a project that was aaaaam a joint project between the chamber and one of the banks it was [deleted for confidentiality purposes] aaam it was an entrepreneur training and I started through the chamber to train 12:00 entrepreneurs on starting their business from home and starting a small business. Aaaaam and through that I got in relationship with all the people in the chamber and aaaaam when the election was about to come and we were thinking why not include women in the board of directors of the chamber. This all lead to the starting event by working at the elections and unfortunately women did not win the first round, non of us won but I say we succeeded because in the second round two ladies are at the chambers board now.

R: So, you were involved after the establishment of the ladies section or before?

13:00 E2: aaaam, No actually the ladies section was there for a very long time at the chambers in the eastern province. So I was involved with them aaaaam I started working with them at the entrepreneurs program and then the elections then after the election, I was elected as the president of the ladies committee, businesswomen committee in the chamber.

R: ic, aaam so Is there anything more about the story behind the establishment of a businesswomen section at the chambers of commerce that you would like to share?

E2: aaam as I said the chamber the, the ladies section at the chamber has been there before I started or joined and started working with them. aaam I understand that it has been going through ups and downs so many aaam aaaam if I may say so many disagreements between the ladies the were working at the chamber of commerce's and the management of senior management of the committee of the of the chamber but by the time I started a whole new team was there and it was [deleted for confidentiality purposes] [name of management] was their when I started which is the new team not the old team

R: so, so ..

E2: aaaam so

R: so, would you consider your self a second generation at the chamber?

E2: sorry?

R: would you consider your self a second generation of women advocates for the establishment of a women section?

15:00 E2: aaaam I would say a second phase. Because, the first phase lasted for quite a long time, but they had their own problems and their own way of thinking and dealing with the situation not only at the chamber on the national level. I am talking about a whole group that were even at the election they were part of also the election. Aaaaam, they have two ladies that participated of that group. But I don't think that they were, aaam I think the main problem that they were not aaaam reading the situation nation wide correct, they were not keeping the balance and I think the way they are getting into the whole thing was very aggressive. And this is not, this is not the way to deal with the situation in a country that is starting to open doors for ladies. So I think the main approach was not good. Their approach was not suitable to that period of time.

R: ok.

16:00 E2: and I guess when the second session was there. When we started, this is the time when we started creating the balance and trying to understanding the way the culture things and believes and trying to keep, keep, you know keep all the discipline and keep all the

beliefs that we have yet working around it to change what ever needs to change with out touching the principles and the basics. And this is how we were able to start a, a, a, the right move they started a move but it was not right. I think we started the right move were aaaam we had people listening to us, we had people believing in what we are doing, we had people supporting us.

R: aha, In your opinion what factors have contributed to you're confidence level in your pursuits of businesswomen empowerment? In other words, and as you missioned earlier, you nominated your self in the elections, what contributed to your confidence in that?

E2: ya, actually I have one main reason aaam that was behind the whole thing. I believe that there were a lot of women aaam who are, some of them are business but they don't have the business basics at all. They just inherited the business or the money that enabled them to start their business and trying to get with it, aaaam I think, I believe with out the 18:00 theoretical part if I may say. So, my whole mission when I was speaking of electing my self in the chamber was only to educate those ladies who are already businesswomen or the entrepreneurs who are welling to start business whether they have the money or they have the idea or they need to go to a joint venture or just need to learn how to start a business. My main idea was to educate the group of ladies that we have that are getting into business but with no real basis. So this was the main motivation behind allllll whatever, if I have done anything the main was to try to educate those ladies 19:00 because I believe that we have great assist and we just need to make sure that we are doing things the right way not just aaam haphazardly.

R: Describe your feelings about pushing for the women involvement in the board at the chamber of commerce?

E2: during that day, I think it was one of the best days I have ever had. I was not really concerned about winning the elections or not winning. The main thing was that I was extremely happy that we are able to make it to the box. Regardless of the results, regardless of the the the we are supported by men or by any other entity. Only thing 20:00 mattered that day was, we were able to put the first set the first aaaam what would you call it the first foot in the whole thing? I did not aaam I was, aaam to a certain extent I was almost sure that non-of-us would when. Because you can read it from all the things that happened during the elections time. But the main thing that we were able to continue and we were able to say yes we are here if we doing win, at least we got the chance to get in to

the elections and next time you will believe more in us. I cannot even describe how happy I was that day. It was my best day ever.

R: aha, ok and In what ways was that affected by the regional culture and your educational background at the time?

21:00 E2: aaam can you explain more what that means

R: the feeling of happiness what factors with in the regional culture and/or the educational background that contributed to making feel that way that be positive or negative?

E2: aaaaam, as I said what made me happy because I felt that we are starting to be a factor of change. I am being a part of this I am being a factor of change for the Saudi women in business at least so and it was taken positively it was not taken negatively. There is always some people who take things negatively who will be against any move, but in general nation wide it was taken positive and the best thing shows this that the second aaam exactly there was the group that followed us got two ladies into the chamber, the board of directors. So I think maybe I believe that it was the start. I believe that people at least will start to aaam that ladies are doing more and doing it the right way. aaam at least it stopped people from saying aaam nothing will change. No, things will change and I think this was the start of it.

R: ic ok describe previous experiences that could have contributed to your confidence in your pursuits of Saudi women empowerment in business?

23:00 E2: of course there are three main factors or four main factors, it started with my perants in my family and I was raised in an open family, open mentality, my father, he was very supportive for all of us. We are three girls we don't have any brothers so we were three girls and he was very supportive for us wither it comes to education or work aaam the second factor I am sure was my study and exposure to the united states and aaam number three my exposure at work. At work as I explained working with Aramco, 24:00 and as I said I was working with organizations that were male dominant aaam when I really worked with women in any of the organizations that I worked with the except of the entrepreneurs. So this gave me the courage and also the understanding, I can speak to them how those people aaaam pursuit business, how those people pursuit women aaaam respect aaaaam a women who is respecting her self if she is there to do business and she understands what she is doing and she is delivering what is required of her. In addition to that my husband and my new family there all those factors were the backbone for me to be able to have the courage to start something like that.

25:00 R: ic, you mentioned that while you were doing your going through education in the united states, have you had any leadership roles while you were going to school in the united states or while you are doing your traditional education back in Saudi Arabia?

E2: ya I have taken a lot of leadership courses during my masters and Ph.D actually even bachelors degree, it has a lot of focused on leadership aaam even my management consultancy firm, the leaders in my management consultancy firm aaam I have taken also training programs and courses and had so many trainer on leadership coming and giving training through my consultancy firm on leadership, and I usually either attend or get full exposure on that.

R: ic

E2: so yes I do I did have leadership training. It is an area that I love actually. It is an area that for a big time of my life it was my focus because I loved reading and learning about leadership and [unclear] of leadership.

R: as a student from k-12 and/or after that have you taken leadership roles as a student?

E2: roles no, as a student I have not had any leadership roles.

R: In what way has your educational system impacted your current confidence in your ability to empower Saudi Arabian women through pushing for the establishment of the 27:00 women section at your regional chambers of comers and industry? I think you already covered that?

E2: ya

R: so, who would you conceder as a role model in your pursuits for businesswomen empowerment?

E2: aaaaah aaaam, do you mean a lady who I think is a role model?

R: anybody who is your role model in Arabic [translation of the question] regardless if they are in history or current, family member or just a random person, international or local, as log as this person is your role model?

28:00 E2: aha, well I can say that there is no specific person but I have been inspired by a lot of people male and female aaaaam aaaaam starting from our religion and the empowerment of women, because a lot of people believe that Islam dose not empower women it is the total way around, we have a lot of examples in Islam about women and leadership and then after that I am empowered by each and every move by every single Saudi lady or even an Islamic lady, every single move that will given us and tell us women can do it inspired me. And I cant say a single person but I did get inspired by 29:00 anyone who will support and back up women's movement all around the world.

R: ic, so do you have specific names, specific examples?

E2: specific aaaaam one of the the ladies now during this that I think is doing a good job and so many aspects although I am not very well exposed to all the things that she is doing is princess Rania of Jordan. Also, my first inspiration was Thuraya Obaid, in the united nations.

R: and she is from?

30:00 E2: she was really my first inspiration and I was for a long period of time I was looking up to her. She is to change the view of women and I was always hoping that I will be able to join and actually I joined AGFUND which is the Arab-Gulf Foundation of the United Nations Development Program, just becauase I wanted to get that United Nation Exposure that she had. So, I think, and then I met her also in New York and she was a great person and I really got inspired by her and I always talk about her when ever I have, when ever I lecture about entrepreneurship and leadership and women in Saudi so she was a great person and at the same a great aaaaam leaders, she is one of the pioneers in Saudi. Ya and I think

R: she is a Saudi women right?

31:00 E2: ya, ya Dr. Thuraya Obaid, she is a Saudi yes.

R: when you met her has she aaaam in some way or another did she verbally persuade you or aaaaam perhaps ...

E2: I get your point,

R: ya

32:00 E2: actually, when I met her we were in New York on a mission it was the first represent, it was me and another person, [deleted for confidentiality purposes] on a mission to the united nation representing women in Saudi Arabia, and women empowerment, so this is, she was one of the guests and this was in 2008, I remember march 2008. It was the International Women Day. So, aaam we were in the United Nations and she was a guest one on one of the [not clear, luncheons or lectures] that was arranged by the united nation there and she did she said that, you are, this is your first time as an official representative for Saudi and you are now paving the road for others and the first lady to make the change and you 33:00 need to believe in your self and believe in it, she said that from just talking to you I believe that you've got the ingredients to keep on and aaaaaah just believe in it and you will be able to do it. And she started giving us examples of what she went through because shes old I think she is 70 now and she started giving us examples of the difficulties that she used to face and all the disagreements that she had to face wither on the first level or the [unclear] level nation wide. Aaaaam and how she was able to get through all those obstacles and that time it was not easy as ours.

R: aha

E2: so aaaaaam, in short yes she is and she was a very good aaaam support at that time.

34:00 R: interesting, ok the next question is describe how global women empowerment leaders have impacted your vision of what can or cannot be done to empower Saudi women in business?

E2: aaaaaam I think it is what I said about thuraya Obaid, because she is international, she is not local anymore so I think what I just said about Dr. Thuraya Obaid, will for international women. Unless you want someone else?

35:00 R: well now that you brought the fact that she is a global figure she is not just a local figure I think that it is an interesting aspect of your answer. So, Do you agree with that notion of public visibility and to what extent do you think it is important?

E2: aaaam yes, and no. I agree public visibility at the right time and with the right substance aaam what I mean is just being out there and being out, I am talking now within the boundaries, our culture. Just being in public and talking in public just for the sack of the exposure it self aaaaaam just to say I am here with our real substance or real change that you are bring up front I don't that it is very healthy in our culture. If you there when ever you are adding something, if you are their to say that I have done this or 36:00 I am about to do this and and and not repeat your self everyday every time you are in public I think I am much in support. I am not saying that it is not important, public awareness and public being part of it and the media, that is very important but it has to be as I said from the beginning it has to be balanced. Aaaaaaam, did you get my point?

R: yes I got your point. Can you describe how the public visibility of Saudi women might have impacted your efforts?

E2: aaaaaam honestly the the the aaaam the media affected the effort when it started talking 37:00 about specific figures who are not a role model as I was saying previously. When you have a couple ladies or business women who are they aaam just inherited that or someone else running the whole thing and they just have their name is their and you know they started in the interviews with the media and they show how shallow they are this is when it impacts negatively on on me or anybody who aaaam who are trying to show that we as Saudi business women we do have depth, we know what we are talking about and we do have the background and we are ready to be a part of the economic revolution of the

kingdom. So when someone like those people shows up and starting 38:00 show off with no sense with no base with no aaaam knowledge or with half knowledge which is much more dangerous, this is when it affects any move we are trying to do. Because it makes people start looking their confidence in Saudi women and what they can do.

R: true, true, ok aaaam In what way did the educational system in which you have attended provide you with a role model of women leaders historically or globally? When you went to school in Saudi or perhaps when you went to school in the United States have schooling system given you role models wither in history or in general?

39:00 E2: aaaam I recall during my school in Saudi Arabia the roles models that we were exposed to were the the late history of Islam and as I mentioned we do have a lot who were roles models in leadership in business, judicial aaaaam

R: can you give me specific examples.

E2: Saida Khadija, Saida Aisha, aaaaam those are the most important two figures that we had in Islam. Saida Khadija in business and Saida Aisha social interaction and social leadership for the women at that age. This is during the school years after that you know the different exposures for different people I don't recall names but usually when ever a 40:00 leadership program you always learn about CEO's aaaaam, General Managers, Manager Directors different figures in different organizations globally, each one will give you a, a, a, different flavor or leadership if I may say. If I may say

R: ic

E2: because this are the people usually that we learn from. Even if I don't recall names.

R: ic, ok, aaaam, If there is, describe a person in your life that believed in your ability to empower others and told you that you can?

E2: my father and my husband.

R: do you have a specific story that you would like to share.

E2: aaaaam it is not a specific story it was a continuous support. And it is aaaaam it is I believe as always been since I was very small. Since I was very young I always heard from my father, you can do it you can make it aaaaam you have it all you will be some thing really big one day and then it continued with my husband he from day one he fully supports me and he believed that aaaaam, if I want anything I can do it and I can make it because I got all the ingredients to do it. and this is really continuance on a daily basis if I may say so so there are not specific stories that I can say the only thing that I can say the elections the aaaaam although my husband was supporting me all the time he meant not to show up at the day of the elections just to tell people and send a message that I am 42:00 doing it because I

can not because my husband is helping me. Although it was obvious that that I have family support to be there but he just wanted to give a message that she can do it alone.

R: ic, ok aaaam in what way ..

E2: I think the continuance support.

R: Would you say that the global world have encouraged you in your empowerment efforts as a businesswomen, professional or activist?

E2: for sure, sure a 100% because it is the main engine that aaaam moving us economically, it is becoming a small world you need to act with the whole world our business is not local anymore anything that we do it has to go global. Global status and 43:00 global studies has to be aaaam implemented here the global exposure is becoming a part of our daily work life. And even in our personal life. So of course yes it has effects because we are all the efforts that we try to do here in Saudi Arabia to keep up with the global development the economic development world wide and all this aaaam aaam affect anything that we do internally.

R: ic ok, In what way has the educational system have provided you with the encouragement and verbal persuasion that helped increase your self-confidence in your current efforts of women empowerment and business policy reform?

E2: aaaaam

R: and be specific whither that was here or back in the United states or in Saudi Arabia so 44:00 we know when we recommend we know how to recommend it was it in Saudi or the united states.

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